

The **CREDIT UNION BRIDGE**

THE WAY TO ECONOMIC BETTERMENT



UNIVERSITY MICROFILMS
313 N. FIRST ST.
ANN ARBOR, MICHIGAN
EXCHANGE

A building to serve Canadian Credit Unions. This picture was taken during the dedication ceremonies September 25 in Hamilton, Ontario. We recognize W. W. Pratt, president of CUNA Mutual Insurance Society; Gurden Farr, vice-president of CUNA Mutual; Harry Daley, member of CUNA Executive Committee; and Lloyd D. Jackson, Mayor of Hamilton. The bagpiper is Ian Anderson. For more on the dedication ceremonies, see pages 3-4 and 14-15.

Official Publication

November, 1954

Credit Union National Association

1955 Dates Set For Credit Union School

"A WONDERFUL and enlightening experience..."

"... Feel deeply grateful that I was permitted to attend..."

"... Will be one of the outstanding milestones in the history of the credit union movement..."

These are only a few of the comments from students at this past first annual School for Credit Union Personnel. And with enthusiastic reports like these still coming in, dates for the 1955 session were officially announced this week.

The School will be held on the University of Wisconsin campus July 11-23, and will include two classes; a beginning group, and a second year group made up of those who attended the 1954 term. In all, a student must successfully complete three annual two-week residence sessions at the School (as well as submit a moderate amount of written material between sessions) to be eligible for his graduation certificate.

Again, as in this past term, enrollment will be limited to fifty students per class—and again, it will pay to apply early. Applications from those who missed the quota this summer will be given first consideration for the coming session, and all other applications will be considered in the order in which they're received. Admission of candidates will be selective, based on the judgement of an official entry board.

To make it easier for worthy students who might find cost a stumbling-block, CUNA has set up a special scholarship committee for next summer's session. The committee is now drawing up a plan that will enable outstanding candidates to attend the School tuition and cost free. Details of the plan will be announced later.

In line with the School's purpose of training career personnel for credit union work, emphasis will again be on broadening the stu-

dent's understanding of credit union principles, problems and procedures. First year courses will once more include such subjects as credit union history, accounting methods, and management problems. Second year students will be given more detailed courses in many of these same subjects, along with new and advanced material.

Comfortable, modern dormitories on the beautiful Wisconsin campus will again provide housing for those enrolled in the School. Here, students can talk over the day's lectures, and share the benefits of each other's credit union experience in friendly, informal "bull sessions." During leisure hours, they'll be able to take advantage of Madison's famous summer recreational facilities—swimming and boating in its scenic lakes, and sports activities to suit every taste.

Application blanks for the 1955 School for Credit Union Personnel will be mailed by CUNA to leagues in mid-January, together with descriptive brochures outlining the courses, costs, and other details candidates will want to know. The deadline for acceptance of applications has been set at May 1.

At Your Annual Meeting SHOW "KING'S X"

Schedule a showing of this unforgettable credit union movie for the Annual Meeting coming up. It's top entertainment, with a lesson all the way!

Contact your League, because available prints are often signed up weeks ahead!

P.S. to Leagues and Chapters:

Now is the time to order prints at the greatly reduced price of \$300 (they were \$1,000 until this year). Make sure you can take care of requests for this great film. Write CUNA, Box 431, Madison 1, Wisconsin.

The Credit Union Bridge

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Credit Union National Association

Madison 1, Wisconsin

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All subscriptions received before the 15th of the month start automatically with the issue of the current month; all those received after the 15th of the month start with the following month. To insure prompt delivery of The Credit Union Bridge, when you change your residence please send in a postcard with your former address as well as your new address. When sending in a single subscription or a group of subscriptions, The Credit Union Bridge would appreciate it if you would mark all renewal subscriptions conspicuously with the word "Renewal."

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The Credit Union Bridge

"CUNA House-Maison CUNA" a Reality

Rev. J. D. Nelson MacDonald:

"WE ARE LIVING in a changed and changing world. The struggle for economic freedom has gone on across the centuries and still goes on. The revolutions . . . the unrest . . . is the search of the masses for recognition, for economic freedom.

THE NEED FOR A WIDER SYMPATHY

"When we have much ourselves we are apt to forget others, apt to become selfish. There is not much use in telling the starving people of the Near East and Far East that we have a billion of surplus wheat, millions of pounds of surplus butter—that most families in America have cars.

"It is of little value to tell the hundreds of millions of illiterate people of the world that we have primary schools, secondary schools, colleges and universities—nor of much use to remind sick, dying people of our well-trained doctors, our fine hospitals, and other institutions of healing. These people would be glad if we sent them our veterinarians. When extending this wider sympathy we must need think of those closer to us, at our own doors, too. They are people in every community who need our sympathy and kindness—sick people, disappointed people, anxious people. We need to act as the Good Samaritan.

"The needy people of the world are crying not for charity but for trained men and women who will teach them how to free themselves. As Dr. Charles Molik has said, 'Without the scientific and technological skill of the West, Asia and Africa cannot develop themselves. Unless we help develop the depressed areas of the world then undoubtedly communism will sweep, not only across all of Asia but likely all of Europe as well.'

"What has all this to do with credit unions? It has everything to do with them. How long can credit unions exist in a totalitarian society? Credit unions are economic democracy. In Asia, dictatorship to exist must drive out or underground all democratic institutions."

The dedication ceremonies for CUNA House—Maison CUNA took place in Hamilton, Ontario on September 25 with Thomas W. Doig, managing director of CUNA laying the cornerstone. Speeches were given by credit union leaders from the United States and Canada, and greetings came from credit union people all over the North American continent. Below are excerpts from some of the speeches delivered during the ceremonies. For a picture story of the event, turn to pages 14-15.

Comments of W. W. Pratt:

"It is a pleasure to be here with the directors of the CUNA Mutual Insurance Society at this dedication of your building, our building here in Canada. It is evidence of the success of a truly international movement . . .

"Many of us throughout the country will not see this building again, and some will never see it except by picture. They will not have the

full appreciation that you do and many more of the credit union people that will visit here. Yet I know they are rejoicing with you in the establishment of this additional evidence of the success of the credit union movement.

"CUNA, CUNA Supply, CUNA Mutual—is a product of the vision of the people who have gone. The product of a vision that some of you had in the very early days, and the product of cooperation. Today the 'Do-it-Yourself' idea is becoming especially popular. When the credit union idea was brought to this country to you and I, it became evident that we could provide credit, promote thrift better on a 'Do-it-Yourself' basis."

Remarks of Lloyd D. Jackson, Mayor of Hamilton, Ontario:

"That Cornerstone is just symbolic. I would think it is symbolic of what the meaning is of your great movement. I have learned the last few years what you are doing and what you are trying to do, and I would say you could put on that cornerstone about three or four words, 'Cooperative self-



Michigan Institute Sends CARE Donation Via Haiti Representative

Carl Alvarez, credit union specialist from Haiti, presents Thomas W. Doig, Managing Director of CUNA with \$100 check for CUNA CARE Program. This money was collected from those attending the Port Huron Credit Union Educational Institute, sponsored by the Michigan Credit Union League. Presentation was made during Orientation Program conducted for field representatives. Left to right, Dougald MacDougall (Nova Scotia); James Armstrong (Illinois); H. Schwiezer (Illinois); Ronald MacNiel (Nova Scotia); Thomas W. Doig, Managing Director of CUNA; Carl Alvarez (Haiti); Robert Roderick (California); Robert Gordon (Illinois); Jack Kent (California).

help" and that is the great thing that is needed today. Many people are helpless . . . Everyday I find people that are helpless, but the thing about this organization is you have moved together, pulled yourselves together into a great organization to help yourselves and help each other. It is commendable that you are encouraging people to help each other and themselves."

Letter From Roy F. Bergengren

"From the days of my first Canadian contacts in Nova Scotia I was always sold on the possibility of unity of the credit unions of Canada and the United States in one great international organization. I can remember with what joy that end was consummated at the 1940 meeting. In this terribly distressed world Canada and the United States, the two greatest democracies in the world, prove, through organizations like CUNA, how normally people can work together when they have common interests and aspirations. We are all very proud of the rapid credit union development in Canada and your

new building will cement this relationship of true fraternity which exists between the credit unions of our two countries.

"I appreciate also how rapidly you are building in Canada and feel very thankful that I have been permitted to live long enough to witness all the progress now coming so rapidly all over North America. The projection of CUNA throughout the world, wherever the need exists, is a natural, a normal next step."

Telegrams:

"Congratulations on the completion of CUNA House. The credit union growth in Canada has been remarkable and may it continue so. Best wishes for a successful celebration."—*H. B. Yates, President of the Credit Union National Association.*

"The Canadian has always been my pet hobby, and I shall always remember the occasion of making the preliminary move to open the Canadian office, the chief of which the renting of Box 65 at the main post office. Please accept my sin-

cerest best wishes for the continued success of the credit union movement throughout the Dominion."—*Earl Rentfro, retired general-manager of CUNA Mutual, who personally helped establish the first CUNA Canadian Office.*

"Congratulations on the laying of the cornerstone of CUNA House—Maison CUNA. It is another milestone in the cooperative credit union movement. Here is wishing all of you the best of everything for a successful future."—*Melvin H. Wideman, first vice-president of CUNA Supply.*

"Best wishes from us all for many years of progress and service in our new CUNA House—Maison CUNA."—*R. A. Monruffet, managing-director, British Columbia Credit Union League.*

● We live in a world which is full of misery and ignorance, and the plain duty of each and all of us is to try to make the little corner he can influence somewhat less miserable and somewhat less ignorant than it was before he entered it.
—*Huxley*

Here is bond 576 in a nutshell

PROTECTION IS AFFORDED AGAINST

- Loss or damage to property through — burglary, robbery, larceny, theft, holdup, misplacement, or mysterious disappearance
- Loss or damage to property through — burglary, robbery, larceny, theft, holdup, misplacement, mysterious disappearance, damage or destruction (including that caused by fire)
- Loss or damage caused by — fraud or dishonesty
- Loss or damage (except by fire) to offices, furnishings, fixtures and equipment caused by — burglary, robbery, larceny, theft, holdup, vandalism or malicious mischief
- Loss due to — forgery or alteration of any instrument, negotiable or otherwise
- Expense of court proceedings and reasonable attorney fees

WHEN . . .

- { in transit within the United States or Canada and in custody of an employee of the Credit Union or any other person acting as messenger for the Credit Union (except Armored Vehicle Company).
- { on the insured's premises, including any offices defined in the Bond.
- { committed by any of the insured's employees, whether acting alone or in collusion with others.
- { such property is owned by the insured or when he is liable for the loss of it or damage to it.
- { incurred by the insured in defending a suit pertaining to any loss, claim or damage covered under the terms of the Bond.

Who is covered? Officers, clerks, collectors, messengers and persons in similar positions — members of the credit committee, supervisory committee and similar committees of the Credit Union. All other persons in the immediate employ of the Credit Union, Directors of the Credit Union (while performing the usual duties as an employee of a Credit Union) and its attorneys-at-law, whether elected, appointed, or retained.

What is covered? Money, securities, bullion, gold nuggets, gold dust, gold, platinum, silver, and other precious metals and articles made from them, and jewelry.

- MONEY is defined as currency, coin, bank notes, Federal Reserve notes, revenue stamps and postage stamps.
- SECURITIES are defined as: mortgages, abstracts, money orders, bonds, U.S. Savings Stamps, debentures, scrip, warrants, checks, coupons, drafts, bills of exchange, acceptances, promissory notes, pass books held as collateral, certificates of deposit and stock, warehouse receipts, bills of lading, interim receipts and instruments of a similar nature.

Not defined as "property", but also covered against loss or damage by burglary, robbery, larceny, theft, holdup, vandalism or malicious mischief are offices, furnishings, fixtures and equipment.

Where is it covered? In any office of the Credit Union and in transit within the United States, its territories and possessions and Canada.

This folder is prepared as an aid to Credit Unions and in no way alters the terms of the Bond

And this is..

576 PLUS

By attaching a simple endorsement to Bond 576, the limit of liability of the Bond is increased to 100 per cent of the true assets of your Credit Union up to \$1,000,000.

WHAT DOES THIS MEAN TO CREDIT UNION MEMBERS?

It is estimated that at least 80 per cent of all losses suffered by individual members of Credit Unions are the result of defalcations — usually in the form of a false reporting of assets. The PLUS endorsement on 576 means that the true assets (up to \$1,000,000) of the Credit Union are always covered, regardless of any defalcation by a dishonest employee.

HERE IS AN ILLUSTRATION

Over a three year period, the treasurer of an eastern Credit Union misappropriated nearly \$140,000. Although the Credit Union's assets were nearly \$150,000, they had fidelity bond coverage on only \$26,500. False entries in the treasurer's records gave an untrue picture of the credit union's actual assets.

100 per cent coverage as afforded under this new PLUS endorsement would have cost this Credit Union only \$40 more in premiums, and no loss would have been sustained by the credit union members. As it was, they lost more than \$100,000 of their savings!

HOW MUCH DOES "PLUS" COST?

The additional cost for 100 per cent coverage is exceedingly slight. Here's an actual example: If your Credit Union has assets of between \$175,000 and \$200,000, your annual premium for 100 per cent protection would be \$248 — just \$48 more than the cost for the minimum amount of \$40,000. Your members deserve to know that their savings are completely protected under the terms of the bond regardless of how assets are reported.

Compare the slight increase in premium for 100 per cent protection with the cost of partial protection on the table at the back of this folder. If additional information is desired, write:

CUNA Bonding Service
P. O. Box 431, Madison 1, Wisconsin

THE CREDIT UNION BRIDGE NEWSLETTER

TRENDS IN BRIEF: The steel picture is a little brighter. Although the industry's fourth quarter won't go much over 70 percent of capacity, this is a substantial gain over the second quarter when production was down to 62 percent. Auto sales in September were 7.6 percent less than a year ago; auto industry experts are not counting on a greatly expanded 1955 market for cars; their estimate runs around 5.3 million which is slightly over 1954 sales; however, it means that the industry will pick up at least temporarily in November and December. Housing is still on the upgrade; August up 19 percent over same month a year ago with evidence of the trend continuing into September and October making 1954 best year since booming 1950. Total business inventories at the end of August stood at 77.2 billion compared to \$80.7 billion a year ago. Sales of retail stores in September estimated at \$14 billion, a moderate gain from August, about the same as September, 1953. Sales of U.S. Government Bonds last month increased 7 percent over same month last year.

Wide Open Field for Credit Unions: Last year 59 percent of new cars, 62 percent of used cars, 63 percent of all refrigerators, 58 percent of all washing machines, and 55 percent of all television sets were sold on installment.

Watch the Activities of NAB! Because it has "lost face" in Washington, the National Tax Equality Association (NTEA: anti-credit union and anti-co-op) is carrying on its activities with a new organization—National Associated Businessmen. The NAB has developed a number of state chapters to push its tax program on a local level, according to the Congressional Quarterly. An investigation by the House Small Business Committee in 1950 concluded that both the NAB and the NTEA claims to represent small business were "false and misleading."

Installment Lending Conditions Better. Losses and repossessions on installment loans have leveled off during the past four months, according to a nationwide survey made by the American Bankers' Association. Last survey which was made in May reported rising losses and increased number of repossessions.

Senator to Investigate Loan Insurance. Senator William Langer (Republican, North Dakota) of the Senate Judiciary Committee scheduled hearings in Topeka, Kansas on the sale of credit life, health and accident insurance with loans.

President Eisenhower Sent Greetings to all members and officials of credit unions in the United States in connection with the International Credit Union Day celebrations on October 21. "I wish you a great and continuing success," the President said in a letter to Thomas W. Doig, managing director of CUNA. Canada's premier, L. St. Laurent sent a similar letter of congratulations to CUNA's Canadian office.

CUNA Supply Cooperative's new Miehle offset press has arrived and will be in operation beginning in November. The new press will increase the printing capacity of CUNA Supply by 50%.

Scholarships for School for Credit Union Personnel. Kansas Credit Union League is the first league to vote a scholarship for the School for Credit Union Personnel which is held at the University of Wisconsin each summer. CUNA Credit Union also voted for scholarship to be awarded at the discretion of the Scholarship Committee of the School.

Credit Union Education: Saskatchewan Credit Union League is holding 16 district meetings during October and November, 14 of them all-day sessions. All credit unions in the province will be reached.—A series of eight one-and-a-half hour ses-

sions on credit unions opened October 4 at St. John's Evening School, Philadelphia with the showing of "King's X".—Pittsburg Chapter is sponsoring a Credit Union Seminar for five evenings during the week of November 5.—Baton Rouge Chapter sponsored a short course on credit unions recently at Louisiana State University.—Ferndale Co-op Credit Union, Michigan is participating in a new experimental course under the guidance of the University of Michigan designed to bring together people from representative community organizations to find out what makes our communities "tick".—Colorado Credit Union League held a one-day educational conference for directors and committeemen October 9 at Westminster.—Merritt School of Business at Oakland Junior College, Oakland, California has begun an eleven weeks course on credit unions.—At Mt. San Antonio College, California 75 students will participate in a similar course with Charles Sheline, California field man as instructor.

Credit Unions in Norway. There are 15 organizations very similar to our credit unions in operation in Norway. They provide their members with the regular credit unions services, but also pay the member's utility bills, tax etc. if he so desires. The most active are those organized by the employees of the State Railway System, whose eight credit unions have 27,500 members and assets over 14 million Norwegian kroner (2 million dollars.) Similar organizations are in operation in the Post Office Department, the Customs Department, and other government agencies. Loans under 1000 kroner are granted without security. The idea came from America in the 1920's, officials claim.

Consumers Installment Debt rose in August for the fifth straight month. Installment credit outstanding on August 31 totaled 21.3 billion, up \$64 million over July and \$92 million over a year earlier.

CUNA News: Hans Thunell, CUNA's director of the World Extension Department started on his new job on October 15. Before coming to CUNA, Mr. Thunell was employed by CARE. Richard Giles, copy chief in the newly established Advertising and Promotional Service Department has also arrived in Madison. Mr. Giles was formerly associate editor of The Credit Union Bridge, wrote "Credit for the Millions" and had been Washington editor of Printers Ink for some time.

200 Credit Unions in Trinidad and Tobago. Glenn Regist, cooperative officer of Trinidad and Tobago (British possessions in the Caribbean) who was at Filene House last month to study credit unions, reported that there are about 200 credit unions in operation in the territory registered under the Credit Union Ordinance of 1945. The law was amended in 1952 to permit the establishment of a central bank and to give legal recognition to the organization of a league. Mr. Regist hopes to obtain the services of CUNA and affiliates.

First Chapter Organized in Vermont. The first credit union chapter in Vermont was organized in St. Albans on International Credit Union Day.

Twenty-seven Michigan Credit Unions now have their own buildings. Eighteen of these are in the Detroit metropolitan area; the rest throughout the state, including one in the Upper Peninsula.

New League Field Men: Carl Hagen (Michigan), John Withrow (Ohio).

Loans on Increase in German Raiffeisen Societies. Loans increased 25.5 percent during the first half of 1954 and savings went up 13.2 percent. The large increase in loans is partly due to financing of consumers goods which is now being promoted by the Raiffeisen societies.

Credit Unions were featured in a display at the National Catholic Rural Life Conference in Davenport, Iowa last month. Iowa Credit Union League provided personnel to man the booth, supplied by CUNA's Public Relations Department. Delegates at the conference passed a resolution to encourage study of credit unions.

Get Your "SAV-O-WALLET"

today



REVERSE SIDE TELLS YOU HOW

PONTIAC MOTOR FEDERAL CREDIT UNION

850 Joslyn St.

PONTIAC, MICHIGAN

Phone FE 2-0296

Upon presenting this card at the credit union listed above and opening a Savings Account with an initial deposit of \$5 or more, you will receive a genuine "Sav-O-Wallet" billfold with a dime-saver insert as illustrated on the reverse side of this card.

Introduced by _____

Address _____

City _____ Zone _____ State _____

See "Sav-O-Wallet" Billfolds on Display in our Lobby

How Pontiac Motor Federal Credit Union Increased Membership by 1,719 in Six Weeks

GETTING NEW MEMBERS takes enthusiasms, good plans, and hard work. Pontiac Motor Federal Credit Union, Pontiac, Michigan has reached a new high on all these phases.

Sav-O-Wallet campaign was used to bring in 1719 new members in the Pontiac Motor Federal Credit Union in 6 weeks. With the new members came \$70,262.15 in deposits, an average of over \$40 per member, and one and one-half months later, addi-

tional deposits from these same new members totaled \$104,973. The total membership of the credit union now exceeds 7,100, and the assets are over \$1,900,000.

How Did the Plan Develop?

Francis Schneider, manager of the credit union, and his directors have been aggressive to bring the service of the credit union to more of the potential membership. They had organized two previous annual membership drives (see THE CRE-

DIT UNION BRIDGE, February, 1953, page 6). Each gave the credit union a real boost. On the lookout for ideas, the use of the Sav-O-Wallet thrift plan seemed worth exploring, and the credit union went into the plan by discussing the question with L. C. Score, of National Thrift Plans.

How the Plan Works

A "SAV-O-WALLET" is given new members that open accounts with \$5 or more, maintains a con-

HERE'S HOW IT WORKS FOR NEW DEPOSITORS:

New member opens an account, deposits \$5.00 or more and if the new member maintains a continuous balance, and one year from date account is opened, has on deposit a minimum of \$50.00, the "SAV-O-WALLET" will cost the member nothing.

If member fails to have the above balance in account one year from date of opening, or closes account prior to one year from date of opening, the account will be charged \$2.00.

Agreement covering this commitment is placed in pass book, signature and ledger cards with rubber stamp entry as follows:

"I acknowledge receipt of a "SAV-O-WALLET" and agree that if this account is closed within twelve (12) months, or if the balance therein, is less than \$50.00 at the end of twelve (12) months from above date, you may debit this amount with two (2) dollars."

HOW THE PLAN WORKS FOR OLD DEPOSITORS:

In order that old members may not feel slighted when they use this billfold offer to new depositors an opportunity is given to old members to obtain a "SAV-O-WALLET" free.

Old members will be given cards explaining the "SAV-O-WALLET" offer. They may sign these cards and pass them out to friends. When a recipient of one of these cards opens an account under this plan, the one who passed out the card will receive a "SAV-O-WALLET" for the first account opened.

No member may receive more than one "SAV-O-WALLET."

**PONTIAC MOTOR
FEDERAL CREDIT UNION**

FE 2-0296

850 Joslyn St., Pontiac, Mich.

FE 2-0296

Start a savings account with a BIG SAVING

*A Genuine Leather Billfold
Given if you open a
New Savings Account and
Deposit \$5.00 or More*

With these handsome "SAV-O-WALLET" billfolds, you get the famous "Dime-Saver." This "Dime-Saver" holds \$3.00 in dimes in a space so small that it tucks into a pocket of our famous "SAV-O-WALLET" billfold without a bulge. It's the easiest way you ever saw to save dollars quickly.



Attention Old Members !!

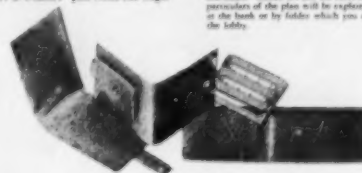
Inquire at the Credit Union Office as to how you may obtain your "SAV-O-WALLET"

Makes Dimes Grow to Dollars

You'll be surprised how quickly the "SAV-O-WALLET" adds up with your spare dimes. . . The way to save money is to have a plan and the "SAV-O-WALLET" plan works like magic.

Styler for Ladies and Gentlemen

This latest model has a handy coin pocket. You'll be proud to carry one of these modern, genuine-leather billfolds made by real leather craftsmen. COME BY and see them now. Full particulars of the plan will be explained to you at the bank or by letter which you can get in the lobby.



This offer exclusive in Oakland County with
THE PONTIAC MOTOR FEDERAL
Credit Union

850 JOSLYN STREET, PONTIAC, MICH.

Here Are the Standings At the Halfway Point!

Number of Members and Share Capital
Total \$10,000.00

Member	Share	Member	Share
1. Pepper	100.00	101. H. H. H.	100.00
2. H. H. H.	100.00	102. H. H. H.	100.00
3. H. H. H.	100.00	103. H. H. H.	100.00
4. H. H. H.	100.00	104. H. H. H.	100.00
5. H. H. H.	100.00	105. H. H. H.	100.00
6. H. H. H.	100.00	106. H. H. H.	100.00
7. H. H. H.	100.00	107. H. H. H.	100.00
8. H. H. H.	100.00	108. H. H. H.	100.00
9. H. H. H.	100.00	109. H. H. H.	100.00
10. H. H. H.	100.00	110. H. H. H.	100.00
11. H. H. H.	100.00	111. H. H. H.	100.00
12. H. H. H.	100.00	112. H. H. H.	100.00
13. H. H. H.	100.00	113. H. H. H.	100.00
14. H. H. H.	100.00	114. H. H. H.	100.00
15. H. H. H.	100.00	115. H. H. H.	100.00
16. H. H. H.	100.00	116. H. H. H.	100.00
17. H. H. H.	100.00	117. H. H. H.	100.00
18. H. H. H.	100.00	118. H. H. H.	100.00
19. H. H. H.	100.00	119. H. H. H.	100.00
20. H. H. H.	100.00	120. H. H. H.	100.00
21. H. H. H.	100.00	121. H. H. H.	100.00
22. H. H. H.	100.00	122. H. H. H.	100.00
23. H. H. H.	100.00	123. H. H. H.	100.00
24. H. H. H.	100.00	124. H. H. H.	100.00
25. H. H. H.	100.00	125. H. H. H.	100.00
26. H. H. H.	100.00	126. H. H. H.	100.00
27. H. H. H.	100.00	127. H. H. H.	100.00
28. H. H. H.	100.00	128. H. H. H.	100.00
29. H. H. H.	100.00	129. H. H. H.	100.00
30. H. H. H.	100.00	130. H. H. H.	100.00
31. H. H. H.	100.00	131. H. H. H.	100.00
32. H. H. H.	100.00	132. H. H. H.	100.00
33. H. H. H.	100.00	133. H. H. H.	100.00
34. H. H. H.	100.00	134. H. H. H.	100.00
35. H. H. H.	100.00	135. H. H. H.	100.00
36. H. H. H.	100.00	136. H. H. H.	100.00
37. H. H. H.	100.00	137. H. H. H.	100.00
38. H. H. H.	100.00	138. H. H. H.	100.00
39. H. H. H.	100.00	139. H. H. H.	100.00
40. H. H. H.	100.00	140. H. H. H.	100.00
41. H. H. H.	100.00	141. H. H. H.	100.00
42. H. H. H.	100.00	142. H. H. H.	100.00
43. H. H. H.	100.00	143. H. H. H.	100.00
44. H. H. H.	100.00	144. H. H. H.	100.00
45. H. H. H.	100.00	145. H. H. H.	100.00
46. H. H. H.	100.00	146. H. H. H.	100.00
47. H. H. H.	100.00	147. H. H. H.	100.00
48. H. H. H.	100.00	148. H. H. H.	100.00
49. H. H. H.	100.00	149. H. H. H.	100.00
50. H. H. H.	100.00	150. H. H. H.	100.00

TOTAL MEMBERS 1,342
Total of Individual Deposits \$11,713.15
Total of All on Deposits \$10,000.00
Total Share Capital members \$10,000.00
Total for Share Capital \$10,000.00

Just 10 days to go!

(ENDING MAY 15)

THE NATIONAL ASSOCIATION has already made inquiry about the possible final results of the drive and are waiting for the results of the drive. The drive is now in its final stages and the results will be known in a few days. The drive is now in its final stages and the results will be known in a few days. The drive is now in its final stages and the results will be known in a few days.

Member	Share	Member	Share
1. Pepper	100.00	101. H. H. H.	100.00
2. H. H. H.	100.00	102. H. H. H.	100.00
3. H. H. H.	100.00	103. H. H. H.	100.00
4. H. H. H.	100.00	104. H. H. H.	100.00
5. H. H. H.	100.00	105. H. H. H.	100.00
6. H. H. H.	100.00	106. H. H. H.	100.00
7. H. H. H.	100.00	107. H. H. H.	100.00
8. H. H. H.	100.00	108. H. H. H.	100.00
9. H. H. H.	100.00	109. H. H. H.	100.00
10. H. H. H.	100.00	110. H. H. H.	100.00
11. H. H. H.	100.00	111. H. H. H.	100.00
12. H. H. H.	100.00	112. H. H. H.	100.00
13. H. H. H.	100.00	113. H. H. H.	100.00
14. H. H. H.	100.00	114. H. H. H.	100.00
15. H. H. H.	100.00	115. H. H. H.	100.00
16. H. H. H.	100.00	116. H. H. H.	100.00
17. H. H. H.	100.00	117. H. H. H.	100.00
18. H. H. H.	100.00	118. H. H. H.	100.00
19. H. H. H.	100.00	119. H. H. H.	100.00
20. H. H. H.	100.00	120. H. H. H.	100.00
21. H. H. H.	100.00	121. H. H. H.	100.00
22. H. H. H.	100.00	122. H. H. H.	100.00
23. H. H. H.	100.00	123. H. H. H.	100.00
24. H. H. H.	100.00	124. H. H. H.	100.00
25. H. H. H.	100.00	125. H. H. H.	100.00
26. H. H. H.	100.00	126. H. H. H.	100.00
27. H. H. H.	100.00	127. H. H. H.	100.00
28. H. H. H.	100.00	128. H. H. H.	100.00
29. H. H. H.	100.00	129. H. H. H.	100.00
30. H. H. H.	100.00	130. H. H. H.	100.00
31. H. H. H.	100.00	131. H. H. H.	100.00
32. H. H. H.	100.00	132. H. H. H.	100.00
33. H. H. H.	100.00	133. H. H. H.	100.00
34. H. H. H.	100.00	134. H. H. H.	100.00
35. H. H. H.	100.00	135. H. H. H.	100.00
36. H. H. H.	100.00	136. H. H. H.	100.00
37. H. H. H.	100.00	137. H. H. H.	100.00
38. H. H. H.	100.00	138. H. H. H.	100.00
39. H. H. H.	100.00	139. H. H. H.	100.00
40. H. H. H.	100.00	140. H. H. H.	100.00
41. H. H. H.	100.00	141. H. H. H.	100.00
42. H. H. H.	100.00	142. H. H. H.	100.00
43. H. H. H.	100.00	143. H. H. H.	100.00
44. H. H. H.	100.00	144. H. H. H.	100.00
45. H. H. H.	100.00	145. H. H. H.	100.00
46. H. H. H.	100.00	146. H. H. H.	100.00
47. H. H. H.	100.00	147. H. H. H.	100.00
48. H. H. H.	100.00	148. H. H. H.	100.00
49. H. H. H.	100.00	149. H. H. H.	100.00
50. H. H. H.	100.00	150. H. H. H.	100.00

Here's off this week to the credit union who has started the drive. The drive is now in its final stages and the results will be known in a few days. The drive is now in its final stages and the results will be known in a few days. The drive is now in its final stages and the results will be known in a few days.

FINAL STANDINGS!

3rd Annual Membership Drive
Pontiac Motor Federal Credit Union

Member	Share	Member	Share
1. Pepper	147 (\$100)	101. H. H. H.	100.00
2. H. H. H.	105 (\$15)	102. H. H. H.	100.00
3. H. H. H.	94 (\$50)	103. H. H. H.	100.00
4. H. H. H.	94 (\$50)	104. H. H. H.	100.00
5. H. H. H.	81 (\$20)	105. H. H. H.	100.00
6. H. H. H.	78 (\$20)	106. H. H. H.	100.00
7. H. H. H.	61 (\$15)	107. H. H. H.	100.00
8. H. H. H.	55 (\$10)	108. H. H. H.	100.00
9. H. H. H.	40 (\$10)	109. H. H. H.	100.00
10. H. H. H.	41 (\$10)	110. H. H. H.	100.00
11. H. H. H.	37 (\$10)	111. H. H. H.	100.00
12. H. H. H.	31 (\$10)	112. H. H. H.	100.00
13. H. H. H.	21 (\$10)	113. H. H. H.	100.00
14. H. H. H.	21 (\$10)	114. H. H. H.	100.00
15. H. H. H.	21 (\$10)	115. H. H. H.	100.00
16. H. H. H.	21 (\$10)	116. H. H. H.	100.00
17. H. H. H.	21 (\$10)	117. H. H. H.	100.00
18. H. H. H.	21 (\$10)	118. H. H. H.	100.00
19. H. H. H.	21 (\$10)	119. H. H. H.	100.00
20. H. H. H.	21 (\$10)	120. H. H. H.	100.00
21. H. H. H.	21 (\$10)	121. H. H. H.	100.00
22. H. H. H.	21 (\$10)	122. H. H. H.	100.00
23. H. H. H.	21 (\$10)	123. H. H. H.	100.00
24. H. H. H.	21 (\$10)	124. H. H. H.	100.00
25. H. H. H.	21 (\$10)	125. H. H. H.	100.00
26. H. H. H.	21 (\$10)	126. H. H. H.	100.00
27. H. H. H.	21 (\$10)	127. H. H. H.	100.00
28. H. H. H.	21 (\$10)	128. H. H. H.	100.00
29. H. H. H.	21 (\$10)	129. H. H. H.	100.00
30. H. H. H.	21 (\$10)	130. H. H. H.	100.00
31. H. H. H.	21 (\$10)	131. H. H. H.	100.00
32. H. H. H.	21 (\$10)	132. H. H. H.	100.00
33. H. H. H.	21 (\$10)	133. H. H. H.	100.00
34. H. H. H.	21 (\$10)	134. H. H. H.	100.00
35. H. H. H.	21 (\$10)	135. H. H. H.	100.00
36. H. H. H.	21 (\$10)	136. H. H. H.	100.00
37. H. H. H.	21 (\$10)	137. H. H. H.	100.00
38. H. H. H.	21 (\$10)	138. H. H. H.	100.00
39. H. H. H.	21 (\$10)	139. H. H. H.	100.00
40. H. H. H.	21 (\$10)	140. H. H. H.	100.00
41. H. H. H.	21 (\$10)	141. H. H. H.	100.00
42. H. H. H.	21 (\$10)	142. H. H. H.	100.00
43. H. H. H.	21 (\$10)	143. H. H. H.	100.00
44. H. H. H.	21 (\$10)	144. H. H. H.	100.00
45. H. H. H.	21 (\$10)	145. H. H. H.	100.00
46. H. H. H.	21 (\$10)	146. H. H. H.	100.00
47. H. H. H.	21 (\$10)	147. H. H. H.	100.00
48. H. H. H.	21 (\$10)	148. H. H. H.	100.00
49. H. H. H.	21 (\$10)	149. H. H. H.	100.00
50. H. H. H.	21 (\$10)	150. H. H. H.	100.00

Initial Deposits \$11,713.15
Add-on Deposits \$10,000.00
Total Share Capital \$11,713.15
Total for Share Capital \$11,713.15

My Sincere Thanks to My Officers, Directors, Committee Members, Branch Collectors and Office Staff for the wonderful job you all did on this drive...

tinuous balance, and adds to account to provide a minimum of \$50 one year later—the wallet will cost the member nothing. The member signs a card authorizing a charge of \$2 otherwise.

The old depositors may obtain a wallet also by bringing in a new member, and a special card is provided to help the old members. Other institutions commonly credit \$1 to an old member's account for each additional new account thereafter. The Pontiac Motor Federal Credit Union used a pen and pencil set as a prize for bringing in 5 or more Sav-O-Wallet members and 10 top prizes during the campaign.

Literature prepared for the cam-

paigning consisted of "Here's How It Works for NEW Depositors;" and another "Start a Savings Account with a BIG SAVING." Note reproductions.

In addition the credit union prepared bulletins to report the progress of the new member and new deposit campaign. Note reproductions.

Membership Drive Prize Winners

What kind of people worked to bring new members to the credit union?

1ST PLACE: Waldo Pepper is a maintenance man employed at Pontiac Motor Division for five years. He joined the credit union shortly

thereafter. He managed to sign up 147 new members.

2ND PLACE: Fred Heichel is in maintenance, employed 21 years, and he has been a member of the credit union for 13 years, signed up 103 members.

3RD PLACE: Burl K. Morris works in the defense plant, employed for 23 years, member of the credit union for 5 years, and signed up 99 new accounts.

4TH PLACE: J. C. Thomas brought in 89 members, employed for 7 years as a metal finisher, does janitor work for our credit union, member for 5 years and a part-time employee for 3 years.

We're Off to A Great Start.... in our 3rd Annual Membership Drive!!

Everybody deserves a lot of credit for the way they have been doing in the credit union. The credit union is now in its final stages and the results will be known in a few days. The credit union is now in its final stages and the results will be known in a few days. The credit union is now in its final stages and the results will be known in a few days.

STANDINGS As Of May 15

1.	Pepper	21	(\$5)	1.	W. Farley	10	(\$5)	10.	Coner	10	(\$5)
2.	W. Farley	10	(\$5)	2.	Coner	10	(\$5)	11.	W. Farley	10	(\$5)
3.	Coner	10	(\$5)	3.	W. Farley	10	(\$5)	12.	Coner	10	(\$5)
4.	W. Farley	10	(\$5)	4.	Coner	10	(\$5)	13.	W. Farley	10	(\$5)
5.	Coner	10	(\$5)	5.	W. Farley	10	(\$5)	14.	Coner	10	(\$5)
6.	W. Farley	10	(\$5)	6.	Coner	10	(\$5)	15.	W. Farley	10	(\$5)
7.	Coner	10	(\$5)	7.	W. Farley	10	(\$5)	16.	Coner	10	(\$5)
8.	W. Farley	10	(\$5)	8.	Coner	10	(\$5)	17.	W. Farley	10	(\$5)
9.	Coner	10	(\$5)	9.	W. Farley	10	(\$5)	18.	Coner	10	(\$5)
10.	W. Farley	10	(\$5)	10.	Coner	10	(\$5)	19.	W. Farley	10	(\$5)
11.	Coner	10	(\$5)	11.	W. Farley	10	(\$5)	20.	Coner	10	(\$5)
12.	W. Farley	10	(\$5)	12.	Coner	10	(\$5)	21.	W. Farley	10	(\$5)
13.	Coner	10	(\$5)	13.	W. Farley	10	(\$5)	22.	Coner	10	(\$5)
14.	W. Farley	10	(\$5)	14.	Coner	10	(\$5)	23.	W. Farley	10	(\$5)
15.	Coner	10	(\$5)	15.	W. Farley	10	(\$5)	24.	Coner	10	(\$5)
16.	W. Farley	10	(\$5)	16.	Coner	10	(\$5)	25.	W. Farley	10	(\$5)
17.	Coner	10	(\$5)	17.	W. Farley	10	(\$5)	26.	Coner	10	(\$5)
18.	W. Farley	10	(\$5)	18.	Coner	10	(\$5)	27.	W. Farley	10	(\$5)
19.	Coner	10	(\$5)	19.	W. Farley	10	(\$5)	28.	Coner	10	(\$5)
20.	W. Farley	10	(\$5)	20.	Coner	10	(\$5)	29.	W. Farley	10	(\$5)
21.	Coner	10	(\$5)	21.	W. Farley	10	(\$5)	30.	Coner	10	(\$5)
22.	W. Farley	10	(\$5)	22.	Coner	10	(\$5)	31.	W. Farley	10	(\$5)
23.	Coner	10	(\$5)	23.	W. Farley	10	(\$5)	32.	Coner	10	(\$5)
24.	W. Farley	10	(\$5)	24.	Coner	10	(\$5)	33.	W. Farley	10	(\$5)
25.	Coner	10	(\$5)	25.	W. Farley	10	(\$5)	34.	Coner	10	(\$5)
26.	W. Farley	10	(\$5)	26.	Coner	10	(\$5)	35.	W. Farley	10	(\$5)
27.	Coner	10	(\$5)	27.	W. Farley	10	(\$5)	36.	Coner	10	(\$5)
28.	W. Farley	10	(\$5)	28.	Coner	10	(\$5)	37.	W. Farley	10	(\$5)
29.	Coner	10	(\$5)	29.	W. Farley	10	(\$5)	38.	Coner	10	(\$5)
30.	W. Farley	10	(\$5)	30.	Coner	10	(\$5)	39.	W. Farley	10	(\$5)
31.	Coner	10	(\$5)	31.	W. Farley	10	(\$5)	40.	Coner	10	(\$5)
32.	W. Farley	10	(\$5)	32.	Coner	10	(\$5)	41.	W. Farley	10	(\$5)
33.	Coner	10	(\$5)	33.	W. Farley	10	(\$5)	42.	Coner	10	(\$5)
34.	W. Farley	10	(\$5)	34.	Coner	10	(\$5)	43.	W. Farley	10	(\$5)
35.	Coner	10	(\$5)	35.	W. Farley	10	(\$5)	44.	Coner	10	(\$5)
36.	W. Farley	10	(\$5)	36.	Coner	10	(\$5)	45.	W. Farley	10	(\$5)
37.	Coner	10	(\$5)	37.	W. Farley	10	(\$5)	46.	Coner	10	(\$5)
38.	W. Farley	10	(\$5)	38.	Coner	10	(\$5)	47.	W. Farley	10	(\$5)
39.	Coner	10	(\$5)	39.	W. Farley	10	(\$5)	48.	Coner	10	(\$5)
40.	W. Farley	10	(\$5)	40.	Coner	10	(\$5)	49.	W. Farley	10	(\$5)
41.	Coner	10	(\$5)	41.	W. Farley	10	(\$5)	50.	Coner	10	(\$5)
42.	W. Farley	10	(\$5)	42.	Coner	10	(\$5)	51.	W. Farley	10	(\$5)
43.	Coner	10	(\$5)	43.	W. Farley	10	(\$5)	52.	Coner	10	(\$5)
44.	W. Farley	10	(\$5)	44.	Coner	10	(\$5)	53.	W. Farley	10	(\$5)
45.	Coner	10	(\$5)	45.	W. Farley	10	(\$5)	54.	Coner	10	(\$5)
46.	W. Farley	10	(\$5)	46.	Coner	10	(\$5)	55.	W. Farley	10	(\$5)
47.	Coner	10	(\$5)	47.	W. Farley	10	(\$5)	56.	Coner	10	(\$5)
48.	W. Farley	10	(\$5)	48.	Coner	10	(\$5)	57.	W. Farley	10	(\$5)
49.	Coner	10	(\$5)	49.	W. Farley	10	(\$5)	58.	Coner	10	(\$5)
50.	W. Farley	10	(\$5)	50.	Coner	10	(\$5)	59.	W. Farley	10	(\$5)
51.	Coner	10	(\$5)	51.	W. Farley	10	(\$5)	60.	Coner	10	(\$5)
52.	W. Farley	10	(\$5)	52.	Coner	10	(\$5)	61.	W. Farley	10	(\$5)
53.	Coner	10	(\$5)	53.	W. Farley	10	(\$5)	62.	Coner	10	(\$5)
54.	W. Farley	10	(\$5)	54.	Coner	10	(\$5)	63.	W. Farley	10	(\$5)
55.	Coner	10	(\$5)	55.	W. Farley	10	(\$5)	64.	Coner	10	(\$5)
56.	W. Farley	10	(\$5)	56.	Coner	10	(\$5)	65.	W. Farley	10	(\$5)
57.	Coner	10	(\$5)	57.	W. Farley	10	(\$5)	66.	Coner	10	(\$5)
58.	W. Farley	10	(\$5)	58.	Coner	10	(\$5)	67.	W. Farley	10	(\$5)
59.	Coner	10	(\$5)	59.	W. Farley	10	(\$5)	68.	Coner	10	(\$5)
60.	W. Farley	10	(\$5)	60.	Coner	10	(\$5)	69.	W. Farley	10	(\$5)
61.	Coner	10	(\$5)	61.	W. Farley	10	(\$5)	70.	Coner	10	(\$5)
62.	W. Farley	10	(\$5)	62.	Coner	10	(\$5)	71.	W. Farley	10	(\$5)
63.	Coner	10	(\$5)	63.	W. Farley	10	(\$5)	72.	Coner	10	(\$5)
64.	W. Farley	10	(\$5)	64.	Coner	10	(\$5)	73.	W. Farley	10	(\$5)
65.	Coner	10	(\$5)	65.	W. Farley	10	(\$5)	74.	Coner	10	(\$5)
66.	W. Farley	10	(\$5)	66.	Coner	10	(\$5)	75.	W. Farley	10	(\$5)
67.	Coner	10	(\$5)	67.	W. Farley	10	(\$5)	76.	Coner	10	(\$5)
68.	W. Farley	10	(\$5)	68.	Coner	10	(\$5)	77.	W. Farley	10	(\$5)
69.	Coner	10	(\$5)	69.	W. Farley	10	(\$5)	78.	Coner	10	(\$5)
70.	W. Farley	10	(\$5)	70.	Coner	10	(\$5)	79.	W. Farley	10	(\$5)
71.	Coner	10	(\$5)	71.	W. Farley	10	(\$5)	80.	Coner	10	(\$5)
72.	W. Farley	10	(\$5)	72.	Coner	10	(\$5)	81.	W. Farley	10	(\$5)
73.	Coner	10	(\$5)	73.	W. Farley	10	(\$5)	82.	Coner	10	(\$5)
74.	W. Farley	10	(\$5)	74.	Coner	10	(\$5)	83.	W. Farley	10	(\$5)
75.	Coner	10	(\$5)	75.	W. Farley	10	(\$5)	84.	Coner	10	(\$5)
76.	W. Farley	10	(\$5)	76.	Coner	10	(\$5)	85.	W. Farley	10	(\$5)
77.	Coner	10	(\$5)	77.	W. Farley	10	(\$5)	86.	Coner	10	(\$5)
78.	W. Farley	10	(\$5)	78.	Coner	10	(\$5)	87.	W. Farley	10	(\$5)
79.	Coner	10	(\$5)	79.	W. Farley	10	(\$5)	88.	Coner	10	(\$5)
80.	W. Farley	10	(\$5)	80.	Coner	10	(\$5)	89.	W. Farley	10	(\$5)
81.	Coner	10	(\$5)	81.	W. Farley	10	(\$5)	90.	Coner	10	(\$5)
82.	W. Farley	10	(\$5)	82.	Coner	10	(\$5)	91.	W. Farley	10	(\$5)
83.	Coner	10	(\$5)	83.	W. Farley	10	(\$5)	92.	Coner	10	(\$5)
84.	W. Farley	10	(\$5)	84.	Coner	10	(\$5)	93.	W. Farley	10	(\$5)
85.	Coner	10	(\$5)	85.	W. Farley	10	(\$5)	94.	Coner	10	(\$5)
86.	W. Farley	10	(\$5)	86.	Coner	10	(\$5)	95.	W. Farley	10	(\$5)
87.	Coner	10	(\$5)	87.	W. Farley	10	(\$5)	96.	Coner	10	(\$5)
88.	W. Farley	10	(\$5)	88.	Coner	10	(\$5)	97.	W. Farley	10	(\$5)
89.	Coner	10	(\$5)	89.	W. Farley	10	(\$5)	98.	Coner	10	(\$5)
90.	W. Farley	10	(\$5)	90.	Coner	10	(\$5)	99.	W. Farley	10	(\$5)
91.	Coner	10	(\$5)	91.	W. Farley	10	(\$5)	100.	Coner	10	(\$5)
92.	W. Farley	10	(\$5)	92.	Coner	10	(\$5)				
93.	Coner	10	(\$5)	93.	W. Farley	10	(\$5)				
94.	W. Farley	10	(\$5)	94.	Coner	10	(\$5)				
95.	Coner	10	(\$5)	95.	W. Farley	10	(\$5)				
96.	W. Farley	10	(\$5)	96.	Coner	10	(\$5)				
97.	Coner	10	(\$5)	97.	W. Farley	10	(\$5)				
98.	W. Farley	10	(\$5)	98.	Coner	10	(\$5)				
99.	Coner	10	(\$5)	99.	W. Farley	10	(\$5)				
100.	W. Farley	10	(\$5)	100.	Coner	10	(\$5)				

5TH PLACE: Thomas Thrower has been employed for 29 years as a driver, a member for 13 years, 6 as an officer, and he signed up 81 new accounts.

6TH PLACE: George Gravilla has been employed for 8 years, an inspector, joined the credit union when the membership drive began, signed up 78 new accounts.

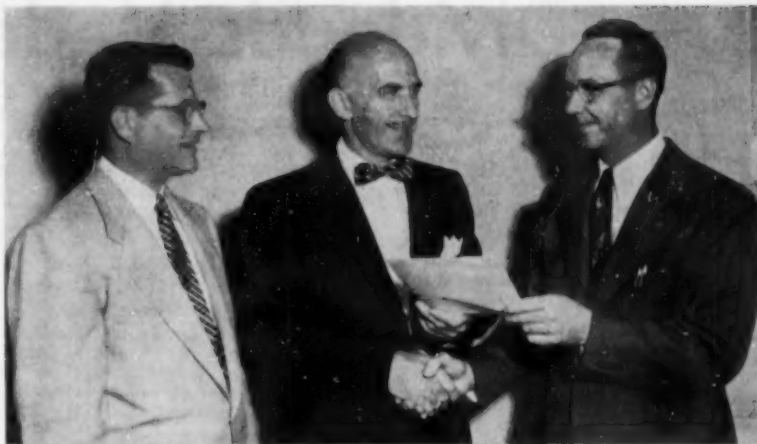
7TH PLACE: Orval Harrington works in the Tool Crib with 7 years seniority, a member of the credit union for 5 years, and signed up 61 new accounts. He was a prize winner in our contest last year, too.

8TH PLACE: Mrs. Evelyn Wirth is the mother of 7 children, employed at Pontiac Motor Division for 11 years as a Grinder, a Committee woman for UAW-CIO Local 653, joined the credit union 13 years ago, signed up 55 new members.

9TH PLACE: Walter Trietsch is a Tool maker, employe for 18 years, joined the credit union 6 years ago, and obtained 46 new accounts.

10TH PLACE: Arnold Lacy has six years seniority with part of this time in the Armed Forces, employed in the Refinish Department, became a member of the credit union three months ago, brought 41 new members in.

This story once again illustrates what a positive and progressive attitude by the board of directors can develop. By calling on the help of the membership to bring the credit union story to their fellow employees all will prosper. The credit union will continue to grow and more families will enjoy a better way of life.



Francis H. Schneider, treasurer-manager of Pontiac Motor Federal Credit Union; first prize winner Waldo Pepper; and George A. Wilmet, president. Group picture of prize winners: sitting: Waldo Pepper, Evelyn Wirth, Fred Heichel; standing: George Gravilla, J. C. Thomas, Thomas Thrower, Arnold Lacy.



The culmination of a successful campaign was a dinner for the winners.

Dividends Made Easy

HERE IS A CHANCE TO SAVE half the work in calculating dividends. Instead of a dividend sheet, you can use the individual ledger card and adding machine tape for the whole operation. The process saves a lot of writing, simplifies calculations and provides a simplified chart to calculate the dividends.

The dividend is computed on the basis of share dollars rather than share months. The steps for calculating and entering dividends are as follows:

On the individual ledger cards underline the lowest share balance for each month. In federal credit unions the cutoff date is the last day of each month. However, in some state chartered groups, the cutoff date may any time during the month. (You may use a colored pencil, and if one balance covers several months, you may note a number of months at the end of the line by a colored figure.) See example below.

NAME	
ADDRESS	
SHARE LEDGER	
DATE	PAID IN WITHHOLDN BALANCE REPAID SA
1-1-57	100.00 100.00
2-1-57	100.00 100.00
3-1-57	100.00 100.00
4-1-57	100.00 100.00
5-1-57	100.00 100.00
6-1-57	100.00 100.00
7-1-57	100.00 100.00
8-1-57	100.00 100.00
9-1-57	100.00 100.00
10-1-57	100.00 100.00
11-1-57	100.00 100.00
12-1-57	100.00 100.00
1-1-58	100.00 100.00
2-1-58	100.00 100.00
3-1-58	100.00 100.00
4-1-58	100.00 100.00
5-1-58	100.00 100.00
6-1-58	100.00 100.00
7-1-58	100.00 100.00
8-1-58	100.00 100.00
9-1-58	100.00 100.00
10-1-58	100.00 100.00
11-1-58	100.00 100.00
12-1-58	100.00 100.00
1-1-59	100.00 100.00
2-1-59	100.00 100.00
3-1-59	100.00 100.00
4-1-59	100.00 100.00
5-1-59	100.00 100.00
6-1-59	100.00 100.00
7-1-59	100.00 100.00
8-1-59	100.00 100.00
9-1-59	100.00 100.00
10-1-59	100.00 100.00
11-1-59	100.00 100.00
12-1-59	100.00 100.00
1-1-60	100.00 100.00
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6-1-60	100.00 100.00
7-1-60	100.00 100.00
8-1-60	100.00 100.00
9-1-60	100.00 100.00
10-1-60	100.00 100.00
11-1-60	100.00 100.00
12-1-60	100.00 100.00
1-1-61	100.00 100.00
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3-1-61	100.00 100.00
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10-1-61	100.00 100.00
11-1-61	100.00 100.00
12-1-61	100.00 100.00
1-1-62	100.00 100.00
2-1-62	100.00 100.00
3-1-62	100.00 100.00
4-1-62	100.00 100.00
5-1-62	100.00 100.00
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8-1-62	100.00 100.00
9-1-62	100.00 100.00
10-1-62	100.00 100.00
11-1-62	100.00 100.00
12-1-62	100.00 100.00
1-1-63	100.00 100.00
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11-1-64	100.00 100.00
12-1-64	100.00 100.00
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10-1-66	100.00 100.00
11-1-66	100.00 100.00
12-1-66	100.00 100.00
1-1-67	100.00 100.00
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11-1-67	100.00 100.00
12-1-67	100.00 100.00
1-1-68	100.00 100.00
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11-1-68	100.00 100.00
12-1-68	100.00 100.00
1-1-69	100.00 100.00
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10-1-69	100.00 100.00
11-1-69	100.00 100.00
12-1-69	100.00 100.00
1-1-70	100.00 100.00
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12-1-70	100.00 100.00
1-1-71	100.00 100.00
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9-1-71	100.00 100.00
10-1-71	100.00 100.00
11-1-71	100.00 100.00
12-1-71	100.00 100.00
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4-1-72	100.00 100.00
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8-1-72	100.00 100.00
9-1-72	100.00 100.00
10-1-72	100.00 100.00
11-1-72	100.00 100.00
12-1-72	100.00 100.00
1-1-73	100.00 100.00
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4-1-73	100.00 100.00
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9-1-73	100.00 100.00
10-1-73	100.00 100.00
11-1-73	100.00 100.00
12-1-73	100.00 100.00
1-1-74	100.00 100.00
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9-1-74	100.00 100.00
10-1-74	100.00 100.00
11-1-74	100.00 100.00
12-1-74	100.00 100.00
1-1-75	100.00 100.00
2-1-75	100.00 100.00
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11-1-75	100.00 100.00
12-1-75	100.00 100.00
1-1-76	100.00 100.00
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11-1-76	100.00 100.00
12-1-76	100.00 100.00
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11-1-77	100.00 100.00
12-1-77	100.00 100.00
1-1-78	100.00 100.00
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3-1-78	100.00 100.00
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9-1-78	100.00 100.00
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11-1-78	100.00 100.00
12-1-78	100.00 100.00
1-1-79	100.00 100.00
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3-1-79	100.00 100.00
4-1-79	100.00 100.00
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9-1-79	100.00 100.00
10-1-79	100.00 100.00
11-1-79	100.00 100.00
12-1-79	100.00 100.00
1-1-80	100.00 100.00
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3-1-80	100.00 100.00
4-1-80	100.00 100.00
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7-1-80	100.00 100.00
8-1-80	100.00 100.00
9-1-80	100.00 100.00
10-1-80	100.00 100.00
11-1-80	100.00 100.00
12-1-80	100.00 100.00
1-1-81	100.00 100.00
2-1-81	100.00 100.00
3-1-81	100.00 100.00
4-1-81	100.00 100.00
5-1-81	100.00 100.00
6-1-81	100.00 100.00
7-1-81	100.00 100.00
8-1-81	100.00 100.00
9-1-81	100.00 100.00
10-1-81	100.00 100.00
11-1-81	100.00 100.00
12-1-81	100.00 100.00
1-1-82	100.00 100.00
2-1-82	100.00 100.00
3-1-82	100.00 100.00
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10-1-82	100.00 100.00
11-1-82	100.00 100.00
12-1-82	100.00 100.00
1-1-83	100.00 100.00
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11-1-83	100.00 100.00
12-1-83	100.00 100.00
1-1-84	100.00 100.00
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5-1-84	100.00 100.00
6-1-84	100.00 100.00
7-1-84	100.00 100.00
8-1-84	100.00 100.00
9-1-84	100.00 100.00
10-1-84	100.00 100.00
11-1-84	100.00 100.00
12-1-84	100.00 100.00
1-1-85	100.00 100.00
2-1-85	100.00 100.

1% Dividend

0	100	200	300	400	500	600	700	800	900
0	.08	.17	.25	.33	.42	.50	.58	.67	.75
5	.09	.17	.25	.34	.42	.50	.59	.67	.75
10	.09	.17	.26	.34	.42	.51	.59	.67	.76
15	.01	.18	.26	.35	.43	.51	.60	.68	.76
20	.02	.10	.18	.27	.35	.43	.52	.60	.68
25	.02	.10	.19	.27	.35	.44	.52	.60	.69
30	.02	.11	.19	.27	.36	.44	.52	.61	.70
35	.03	.11	.20	.28	.36	.45	.53	.61	.70
40	.03	.12	.20	.28	.37	.45	.53	.62	.70
45	.04	.12	.20	.29	.37	.45	.54	.62	.70
50	.04	.12	.21	.29	.37	.46	.54	.62	.71
55	.05	.13	.21	.30	.38	.46	.55	.63	.71
60	.05	.13	.22	.30	.38	.47	.55	.63	.72
65	.05	.14	.22	.30	.39	.47	.55	.64	.72
70	.06	.14	.22	.31	.39	.47	.56	.64	.72
75	.06	.15	.23	.31	.40	.48	.56	.65	.73
80	.07	.15	.23	.32	.40	.48	.57	.65	.73
85	.07	.15	.24	.32	.40	.49	.57	.65	.74
90	.07	.16	.24	.32	.41	.49	.57	.66	.74
95	.08	.16	.25	.33	.41	.50	.58	.66	.75
1,000	.80		4,000		3,30	8,000		6,70	
2,000	1.70		5,000		4.20	9,000		7.50	
3,000	2.50		6,000		5.00	10,000		8.00	
			7,000		5.80				

1 1/2% Dividend

0	100	200	300	400	500	600	700	800	900
0	.13	.25	.38	.50	.63	.75	.88	1.00	1.13
1	.13	.26	.38	.51	.63	.76	.88	1.01	1.13
2	.01	.14	.26	.39	.51	.64	.76	.89	1.01
3	.02	.14	.27	.39	.52	.64	.77	.89	1.02
4	.03	.15	.28	.40	.53	.65	.78	.90	1.03
5	.03	.16	.28	.41	.53	.66	.78	.91	1.03
6	.04	.16	.29	.41	.54	.66	.79	.91	1.04
7	.04	.17	.29	.42	.54	.67	.79	.92	1.04
8	.05	.18	.30	.43	.55	.68	.80	.93	1.05
9	.06	.18	.31	.43	.56	.68	.81	.93	1.05
10	.06	.19	.31	.44	.56	.69	.81	.94	1.06
11	.07	.19	.32	.44	.57	.70	.82	.94	1.07
12	.08	.20	.33	.45	.58	.70	.83	.95	1.08
13	.08	.21	.33	.46	.58	.71	.83	.96	1.08
14	.09	.21	.34	.46	.59	.71	.84	.96	1.09
15	.09	.22	.34	.47	.59	.72	.84	.97	1.09
16	.10	.23	.35	.48	.60	.73	.85	.98	1.10
17	.11	.23	.36	.48	.61	.73	.86	.98	1.11
18	.11	.24	.36	.49	.61	.74	.86	.99	1.11
19	.12	.24	.37	.49	.62	.74	.87	.99	1.12
20	1.00	1.30	4.00	5.00	5.00	8.00	8.00	10.00	10.00
21	2.00	2.50	5.00	6.30	6.30	9.00	9.00	11.30	11.30
22	3.00	3.80	7.00	7.50	7.50	10.00	10.00	13.00	13.00
23									
24									
25									

2% Dividend

	0	100	200	300	400	500	600	700	800	900
0		.17	.33	.50	.67	.83	1.00	1.17	1.33	1.49
5	.01	.17	.34	.51	.67	.84	1.01	1.17	1.34	1.50
10	.02	.18	.35	.52	.68	.85	1.02	1.18	1.35	1.51
15	.02	.19	.36	.52	.69	.86	1.02	1.19	1.36	1.52
20	.03	.20	.37	.53	.70	.87	1.03	1.20	1.37	1.53
25	.04	.21	.37	.54	.71	.87	1.04	1.21	1.37	1.53
30	.05	.22	.38	.55	.72	.88	1.05	1.22	1.38	1.54
35	.06	.22	.39	.56	.72	.89	1.06	1.22	1.39	1.55
40	.07	.23	.40	.57	.73	.90	1.07	1.23	1.40	1.56
45	.07	.24	.41	.57	.74	.91	1.07	1.24	1.41	1.57
50	.08	.25	.42	.58	.75	.92	1.08	1.25	1.42	1.57
55	.09	.26	.42	.59	.76	.92	1.09	1.26	1.42	1.58
60	.10	.27	.43	.60	.77	.93	1.10	1.27	1.43	1.59
65	.11	.27	.44	.61	.77	.94	1.11	1.27	1.43	1.60
70	.12	.28	.45	.62	.78	.95	1.12	1.28	1.44	1.61
75	.12	.29	.46	.62	.79	.96	1.12	1.29	1.45	1.62
80	.13	.30	.47	.63	.80	.97	1.13	1.30	1.46	1.62
85	.14	.31	.47	.64	.81	.97	1.14	1.31	1.47	1.63
90	.15	.32	.48	.65	.82	.98	1.15	1.32	1.47	1.64
95	.16	.32	.49	.66	.82	.99	1.16	1.32	1.48	1.65
1,000		1.70		4.00		6.70	8.00		13.30	
2,000			3.30	5.00		8.30	9.00		14.90	
3,000			5.00			10.00	10.00		17.00	
				7.000		11.70				

2½% Dividend

	0	100	200	300	400	500	600	700	800	900
0	0	21	42	.62	.83	1.04	1.25	1.46	1.67	1.87
5	.01	.22	.43	.64	.84	1.05	1.26	1.47	1.68	1.89
10	.02	.23	.44	.65	.85	1.06	1.27	1.48	1.69	1.90
15	.03	.24	.45	.66	.86	1.07	1.28	1.49	1.70	1.91
20	.04	.25	.46	.67	.87	1.08	1.29	1.50	1.71	1.92
25	.05	.26	.47	.68	.89	1.09	1.30	1.51	1.72	1.93
30	.06	.27	.48	.69	.90	1.10	1.31	1.52	1.73	1.94
35	.07	.28	.49	.70	.91	1.11	1.32	1.53	1.74	1.95
40	.08	.29	.50	.71	.92	1.12	1.33	1.54	1.75	1.96
45	.09	.30	.51	.72	.93	1.13	1.34	1.55	1.76	1.97
50	.10	.31	.52	.73	.94	1.15	1.35	1.56	1.77	1.98
55	.11	.32	.53	.74	.95	1.16	1.36	1.57	1.78	1.99
60	.12	.33	.54	.75	.96	1.17	1.37	1.58	1.79	2.00
65	.13	.34	.55	.76	.97	1.18	1.39	1.59	1.80	2.01
70	.15	.35	.56	.77	.98	1.19	1.40	1.60	1.81	2.02
75	.16	.36	.57	.78	.99	1.20	1.41	1.61	1.82	2.03
80	.17	.37	.58	.79	1.00	1.21	1.42	1.62	1.83	2.04
85	.18	.38	.59	.80	1.01	1.22	1.43	1.64	1.84	2.05
90	.19	.40	.60	.81	1.02	1.23	1.44	1.65	1.85	2.06
95	.20	.41	.61	.82	1.03	1.24	1.45	1.66	1.86	2.07
1,000	.....	2.10	.....	4,000	.....	8.30	8,000	.....	16.70	.....
2,000	.....	4.20	.....	5,000	.....	10.40	9,000	.....	18.70	.....
3,000	.....	6.20	.....	6,000	.....	12.50	10,000	.....	21.00	.....
				7,000	.....	14.60				

DIVIDEND CALCULATION SHEET 3% Semiannual Dividend

	0	100	200	300	400	500	600	700	800	900
0		.25	.50	.75	1.00	1.25	1.50	1.75	2.00	2.25
5	.01	.26	.51	.76	1.01	1.26	1.51	1.76	2.01	2.26
10	.03	.28	.53	.78	1.03	1.28	1.53	1.78	2.03	2.28
15	.04	.29	.54	.79	1.04	1.29	1.54	1.79	2.04	2.29
20	.05	.30	.55	.80	1.05	1.30	1.55	1.80	2.05	2.30
25	.06	.31	.56	.81	1.06	1.31	1.56	1.81	2.06	2.31
30	.08	.33	.58	.83	1.08	1.33	1.58	1.83	2.08	2.33
35	.09	.34	.59	.84	1.09	1.34	1.59	1.84	2.09	2.34
40	.10	.35	.60	.85	1.10	1.35	1.60	1.85	2.10	2.35
45	.11	.36	.61	.86	1.11	1.36	1.61	1.86	2.11	2.36
50	.13	.38	.63	.88	1.13	1.38	1.63	1.88	2.13	2.38
55	.14	.39	.64	.89	1.14	1.39	1.64	1.89	2.14	2.39
60	.15	.40	.65	.90	1.15	1.40	1.65	1.90	2.15	2.40
65	.16	.41	.66	.91	1.16	1.41	1.66	1.91	2.16	2.41
70	.18	.43	.68	.93	1.18	1.43	1.68	1.93	2.18	2.43
75	.19	.44	.69	.94	1.19	1.44	1.69	1.94	2.19	2.44
80	.20	.45	.70	.95	1.20	1.45	1.70	1.95	2.20	2.45
85	.21	.46	.71	.96	1.21	1.46	1.71	1.96	2.21	2.46
90	.23	.48	.73	.98	1.23	1.48	1.73	1.98	2.23	2.48
95	.24	.49	.74	.99	1.24	1.49	1.74	1.99	2.24	2.49
1,000	2.50			4,000	10,000	8,000			20,000	
2,000	5.00			5,000	12.50	9,000			25.00	
3,000	7.50			6,000	15.00	10,000			25.00	
				7,000	17.50					

DIVIDEND CALCULATION SHEET 3½% Dividend

	0	100	200	300	400	500	600	700	800	900
0		.29	.58	.87	1.17	1.46	1.75	2.04	2.33	2.63
5	.01	.31	.60	.89	1.18	1.47	1.76	2.06	2.35	2.64
10	.03	.32	.61	.90	1.20	1.49	1.78	2.07	2.36	2.65
15	.04	.34	.63	.92	1.21	1.50	1.79	2.09	2.38	2.67
20	.06	.35	.64	.93	1.22	1.52	1.81	2.10	2.39	2.68
25	.07	.36	.66	.96	1.24	1.53	1.82	2.11	2.41	2.70
30	.09	.38	.67	.98	1.25	1.55	1.84	2.13	2.42	2.71
35	.10	.39	.69	.99	1.27	1.56	1.85	2.14	2.44	2.73
40	.12	.41	.70	.99	1.28	1.57	1.87	2.16	2.45	2.74
45	.13	.42	.71	1.01	1.30	1.59	1.88	2.17	2.46	2.76
50	.15	.43	.73	1.02	1.31	1.60	1.90	2.19	2.48	2.77
55	.16	.45	.74	1.04	1.33	1.62	1.91	2.20	2.49	2.79
60	.17	.47	.76	1.06	1.34	1.63	1.92	2.22	2.51	2.80
65	.19	.48	.77	1.08	1.36	1.65	1.94	2.23	2.52	2.81
70	.20	.50	.79	1.08	1.37	1.66	1.95	2.25	2.54	2.83
75	.22	.51	.80	1.09	1.39	1.68	1.97	2.26	2.55	2.84
80	.23	.52	.82	1.11	1.40	1.69	1.98	2.27	2.57	2.86
85	.25	.54	.83	1.12	1.41	1.71	2.00	2.29	2.58	2.87
90	.26	.55	.85	1.14	1.43	1.72	2.01	2.30	2.60	2.89
95	.28	.57	.86	1.15	1.44	1.74	2.03	2.32	2.61	2.90
1,000	2.90			4,000	11.70	8,000			23.30	
2,000	5.80			5,000	14.60	9,000			26.30	
3,000	8.70			6,000	17.50	10,000			29.00	
				7,000	20.40					

DIVIDEND CALCULATION SHEET 4% Dividend

	0	100	200	300	400	500	600	700	800	900
0		.33	.67	1.00	1.33	1.67	2.00	2.33	2.67	3.00
5	.02	.35	.68	1.02	1.35	1.68	2.02	2.35	2.68	3.02
10	.03	.37	.70	1.03	1.37	1.70	2.03	2.37	2.70	3.03
15	.05	.38	.72	1.05	1.38	1.72	2.05	2.38	2.72	3.05
20	.07	.40	.73	1.07	1.40	1.73	2.07	2.40	2.73	3.07
25	.08	.42	.75	1.08	1.42	1.75	2.08	2.42	2.75	3.08
30	.10	.43	.77	1.10	1.43	1.77	2.10	2.43	2.77	3.10
35	.12	.45	.78	1.12	1.45	1.78	2.12	2.45	2.78	3.12
40	.13	.47	.80	1.13	1.47	1.80	2.13	2.47	2.80	3.13
45	.15	.48	.82	1.15	1.48	1.82	2.15	2.48	2.82	3.15
50	.17	.50	.83	1.17	1.50	1.83	2.17	2.50	2.83	3.17
55	.18	.52	.85	1.18	1.52	1.85	2.18	2.52	2.85	3.18
60	.20	.53	.87	1.20	1.53	1.87	2.20	2.53	2.87	3.20
65	.22	.55	.88	1.22	1.55	1.88	2.22	2.55	2.88	3.22
70	.23	.57	.90	1.23	1.57	1.90	2.23	2.57	2.90	3.23
75	.25	.58	.92	1.25	1.58	1.92	2.25	2.58	2.92	3.25
80	.27	.60	.93	1.27	1.60	1.93	2.27	2.60	2.93	3.27
85	.28	.62	.95	1.28	1.62	1.95	2.28	2.62	2.95	3.28
90	.30	.63	.97	1.30	1.63	1.97	2.30	2.63	2.97	3.30
95	.32	.65	.98	1.32	1.65	1.98	2.32	2.65	2.98	3.32
1,000	3.30			4,000	13.30	8,000			26.70	
2,000	6.70			5,000	16.70	9,000			30.00	
3,000	10.00			6,000	20.00	10,000			33.00	
				7,000	23.30					

DIVIDEND CALCULATION SHEET 4½% Dividend

	0	100	200	300	400	500	600	700	800	900
0		.38	.75	1.13	1.50	1.88	2.25	2.63	3.00	3.38
5	.02	.39	.77	1.14	1.52	1.89	2.27	2.64	3.02	3.39
10	.04	.41	.79	1.16	1.54	1.91	2.29	2.66	3.04	3.41
15	.06	.43	.81	1.18	1.56	1.93	2.31	2.68	3.06	3.43
20	.08	.45	.83	1.20	1.58	1.95	2.33	2.70	3.08	3.45
25	.09	.47	.84	1.22	1.59	1.97	2.34	2.73	3.09	3.47
30	.11	.49	.86	1.24	1.61	1.99	2.36	2.74	3.11	3.49
35	.13	.51	.88	1.26	1.63	2.01	2.38	2.76	3.13	3.51
40	.15	.53	.90	1.28	1.65	2.03	2.40	2.78	3.15	3.53
45	.17	.54	.92	1.29	1.67	2.04	2.42	2.79	3.17	3.54
50	.19	.56	.94	1.31	1.69	2.06	2.44	2.81	3.19	3.56
55	.21	.58	.96	1.33	1.71	2.08	2.46	2.83	3.21	3.58
60	.23	.60	.98	1.35	1.73	2.10	2.48	2.85	3.23	3.60
65	.24	.62	.99	1.37	1.74	2.12	2.50	2.87	3.24	3.62
70	.26	.64	1.01	1.39	1.76	2.14	2.51	2.89	3.26	3.64
75	.28	.66	1.03	1.41	1.78	2.16	2.53	2.91	3.28	3.66
80	.30	.68	1.05	1.43	1.80	2.18	2.55	2.93	3.30	3.68
85	.32	.69	1.07	1.44	1.82	2.19	2.57	2.94	3.32	3.69
90	.34	.71	1.09	1.46	1.84	2.21	2.59	2.96	3.34	3.71
95	.36	.73	1.11	1.48	1.86	2.23	2.61	2.98	3.36	3.73
1,000	3.80			4,000	15.00	8,000			30.00	
2,000	7.50			5,000	18.80	9,000			33.80	
3,000	11.30			6,000	22.50	10,000			38.00	
				7,000	26.30					



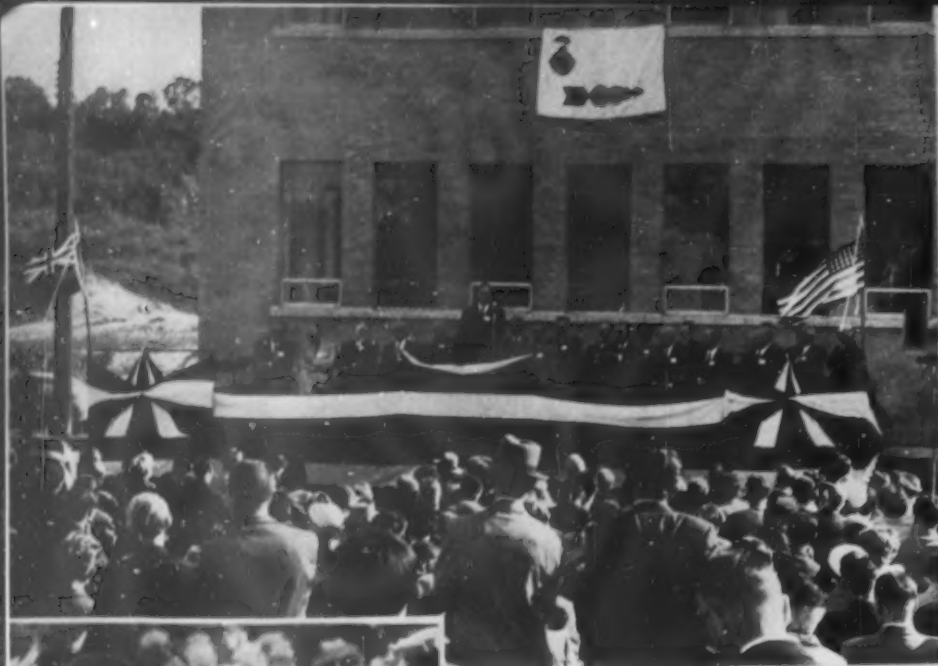
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September 25, 1954 marks a milestone in the history of credit unions in Canada. At that date the cornerstone was laid for the new Canadian headquarters of CUNA, officially named CUNA House — Maison CUNA.

Pictured from top to bottom left is a view of

Cornerstone Laid at CUNA House-

the dedication ceremonies, and the informal discussion before the dedication took place. In the middle, master of ceremonies, Harry Daley, New Brunswick; Rev. J. Nelson MacDonald, Nova Scotia, who delivered the main dedication speech; W. W. Pratt, President of CUNA Mutual Insurance



Maison CUNA in Hamilton, Ontario

Society; and Lloyd D. Jackson, Mayor of Hamilton. In the middle below, Thomas W. Doig, managing director of CUNA lays the cornerstone. G. M. Kappler provided Mr. Doig a silver trowel. Also in the middle a view of CUNA House — Maison CUNA and the Canadian National Crest which is placed

in the lobby of the new building. To the right guests are arriving for the ceremonies. After the cornerstone ceremonies, those present participated in an Open House visit through the building and refreshments. (See cover and pages 3 and 4 for more on the event.)

Four Leagues In Southern District Reach 100% Of Their Goal

127 Credit Unions Reported By 41 Leagues In September

by W. B. Tenney

Assistant Director, Organization and Education



THE PROVERBIAL "crying towel" got another workout during September! The 127 credit unions reported by 41 states and provinces during September is 27 less than was reported in September last year, and only two more than the 125 reported last month. At the end of seven months, we are 125 behind the 200 per month goal set at the beginning of the Drive. We are going to really have to get going and make that number up somewhere along the line. We'll also have to keep plugging away to make each month 200 or above—if we're going to meet our goal of 2400 by the end of February. February is getting closer and closer, so let's not put our job off until the last month. We can do it—as proven by previous drives, but we'll really have to get in there and pitch to get back up where we should be.

Ontario retained its hold on top honors for the month with a score of 11. California ran a close second with 10, while Illinois and Texas tied for third place with 9 each. Fourth place honors went to Michigan with 6, and New York, Pennsylvania, and Wisconsin finished in fifth place with scores of 5 each.

Georgia fell from senior membership in the one-or-more-each-month club during August, but during September, California, Florida, Illinois, Michigan, Missouri, New York, Ohio, Pennsylvania, Texas, Wisconsin and Ontario held tight and each added another month to their records.

Casualties ran high among the junior members of the one-or-more-each-month club. Arizona and Quebec lost out during August, and during September, Washington dropped out, leaving Alabama, Con-

necticut, Louisiana, and Minnesota to graduate to senior membership at the end of February.

New Credit Union Drive

The Western District, having organized 63% of their goal at the end of September, remained in top spot again this month in the District Standings. The Southern District has organized 56% of their goal at this point, the Canadian District 53%, Northeastern 52%, Eastern 50%, Central 49%, Midwestern 48%. Only the Western District is above their goal at this point, so again, we see that every league will have to do their part if we are to get back up where we should be.

Ontario is on top again for the seventh month period with a score of 121. California came in second with 105. Illinois is in third with 78. Michigan and Texas shared fourth place with 76 each, and New York rounded out fifth place with 65.

Maine and Jamaica were joined

in the 100% Club during September by Florida, Dominican Republic, and Mississippi. It is perhaps worthwhile to note that four of the five members of the 100% Club are from the Southern District.

A total of 11 leagues appear on the League Honor Roll for September, having organized 58% or more of their goal. This is two less than the number that appeared during August. Since we have not yet received the individual goals for the Canadian District, this Honor Roll is necessarily incomplete. We would, however, like to see many, many more leagues on the Honor Roll each month, and keep increasing that number, rather than soaring one month, and then falling back down the next month.

Volunteer Organization

The report of the National Director Honor Roll lists only the Directors and Alternates who are non-employees or part-time Managing Directors. There have been a total of 42 credit unions organized by

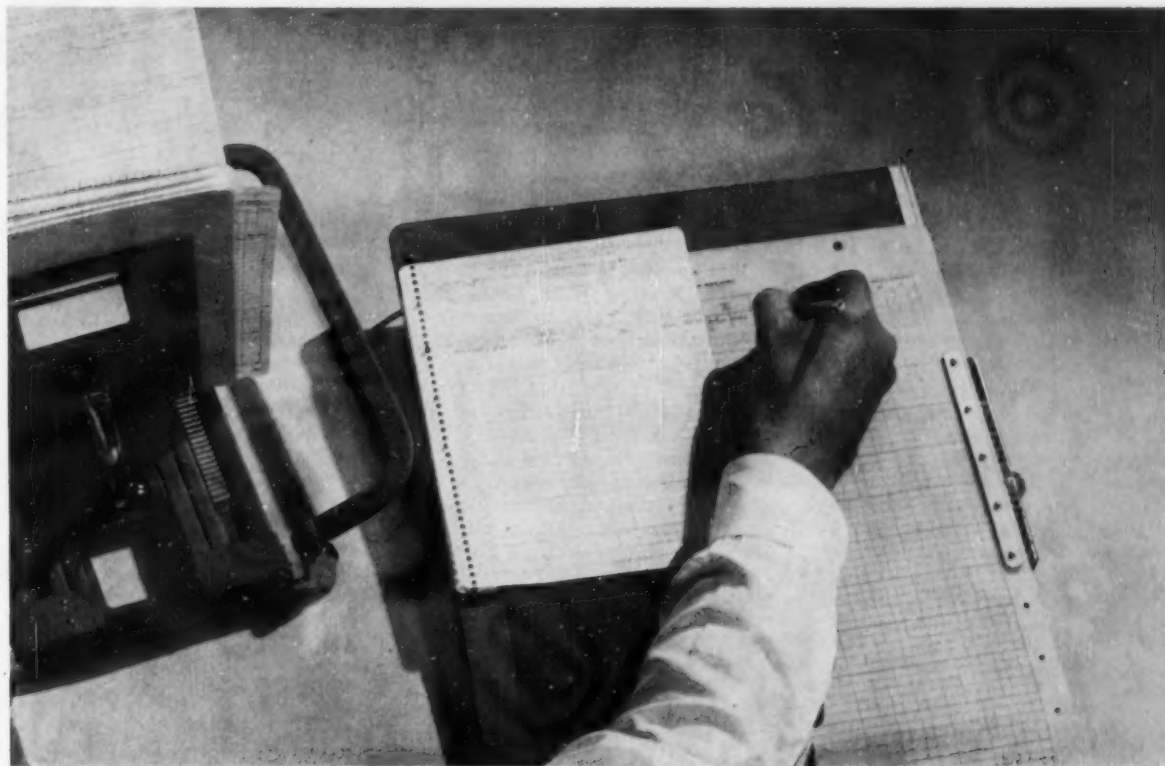
How E. A. Boehme Organized A Credit Union

OUR OWN STATE EMPLOYEES CREDIT UNION was organized as a result of our observation of the benefits gained by the state employees in a neighboring district who were operating a successful credit union. During the process of organizing, we gave the local paper news items that were carried on the front page. This prompted a representative of two other groups to ask questions about the functions of a credit union.

A key man of another group began asking questions. As a result, I was contacted instead of me making the contact. I fully explained the convenience to him of a safe place to build up a savings account with insurance. Also, the loan privileges with low interest rates, with loan insurance was explained.

One day I met this key man down town and, as usual, we touched the credit union subject. His interest prompted me to invite him to bring two or three fellow employees over for a credit union discussion. This imposed the task on him of interesting others in his group. Before the week ended, he accepted my invitation by bringing two fellow employees for a most interesting discussion. These three employees agreed to arrange a meeting for all employees in their group and as a result of this meeting the Del Rio SP Credit Union was organized.

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21 Directors and one Alternate. This is an increase of 9 credit unions and 3 Directors over the previous month.

The 1954 Volunteer Organizers Contest now has a total of 34 contestants who have entered their names. No new names were added during September, and we would very much like to see increased activity in the contest, since the prizes are so very worthwhile working for. Twenty-nine of the 34 contestants entered have reported a total of 84 new credit unions at the end of September. L. P. Davis, of Texas, remains in top spot with 13, and second place this month is Clifford Way of Ontario, with 9.

Don't put off entering your name another day! Time is growing shorter and now is the time to get in the contest, and win one of the fine prizes. Remember—this is one contest in which everyone can win a prize. The contest runs from March 1, 1954, through February 28, 1955. Any volunteer organizer can enter. Each contestant who organizes one or more new credit unions will receive a gift copy of "Liberal's Progress", the biography of Edward A. Filene, written by Gerald W. Johnson, unless awarded one in a previous contest. In the event a contestant has previously

been awarded a copy of "Liberal's Progress", he will be given a choice of the following books—"Crusade", by R. F. Bergengren; "The Poor Man's Prayer", by George Boyle; or "Credit for the Millions", by Richard Giles. Contestants who organize five or more, other than the winner of first place, will receive an award of \$50.00. The contestant who organizes the greatest number of credit unions will receive a truly worthwhile prize. He or she will have a choice between:

1. A check for \$100, or registration fees (value \$120) paid to attend the 1955 two weeks School for Credit Union Personnel at the University of Wisconsin in Madison; or a Lord or Lady Elgin wristwatch suitably engraved.

2. Expenses to attend the CUNA Annual Meeting in St. Louis, Missouri, in May, 1955, or expenses to attend the School for Credit Union Personnel, 1955 season.

In event of a tie for first place, each contestant will receive the No. 1 above, but the contestants so tied will be treated according to the following categories in regard to No. 2: (1) Number of league members among the credit unions organized; (2) Number of CUNA Mutual Loan Protection contracts among the credit unions organized; (3)

Number of CUNA Mutual Life Savings contracts among the credit unions organized; (4) Number of CREDIT UNION BRIDGE subscriptions among the credit unions organized. The order listed is the order of significance. If contestants remained tied through all the above categories, then each would receive the complete award.

Enter the contest right now—today!! Follow these simple rules:

1. Send a letter or postcard to T. W. Doig, Managing Director, Credit Union National Association, Post Office Box 431, Madison 1, Wisconsin, stating your desire to enter the contest, and listing any credit unions you have organized since March 1, 1954.
2. Soon after the organization of each additional credit union, advise Mr. Doig of that fact by letter or postcard.
3. On or before March 31, 1955, send Mr. Doig a complete list of the credit unions you have organized during the contest period.

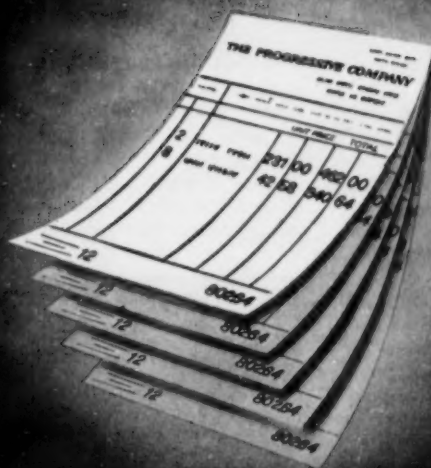
With your letter or postcard of entry, ask for the free Volunteer Organizers Kit of useful material to help you with your work. We'll be waiting to enter your name in the 1954 Contest!

STATISTICAL REPORT

AS OF SEPTEMBER 30, 1954

District Standings				West Virginia ... 13 4 33			
District	Goal	Actual	Per-cent	CENTRAL DISTRICT			
Western	360	226	63	Glenn R. Coutts, Michigan, O & E Committee Member			
Southern	460	287	62	Wisconsin	60	34	57
Canadian	360	192	53	Illinois	150	78	52
Northeastern	250	130	52	Michigan	150	76	51
Eastern	350	174	50	Indiana	80	13	26
Central	410	301	49	MIDWESTERN DISTRICT			
Midwestern	210	100	48	W. O. Knight, Jr., South Dakota O & E Committee Chairman			
	2400	1280	53	H. E. Wingstad, Nebraska, O & E Committee Member			
League Standings				North Dakota	11	10	91
WESTERN DISTRICT				South Dakota	9	8	89
W. G. Lonergan, Washington, O & E Committee Member				Missouri	51	26	51
California	106			Iowa	40	19	48
Oregon	19			Kansas	31	15	48
Utah	15			Minnesota	45	17	38
Arizona	14			Nebraska	23	5	22
Colorado	12			League Honor Roll			
Montana	12			Maine	12	16	133
Washington	11			Florida	47	47	100
New Mexico	10			Dominican Republic	12	12	100
Idaho	7			Jamaica	7	7	100
Nevada	7			Mississippi	13	13	100
Wyoming	6			North Dakota	11	10	91
Hawaii	5			South Dakota	9	8	89
Alaska	3			Delaware	3	2	67
SOUTHERN DISTRICT				Maryland	25	16	64
Henry Claywell, Florida, O & E Committee Member				New York	102	66	65
Florida	47	47	100	Alabama	27	16	59
Mississippi	19	19	100	1954 National Director Honor Roll			
Dominican Republic	12	12	100	J. L. Bammerlin, Ariz.		1	
Jamaica	7	7	100	C. Frank Pratt, Calif.		1	
Alabama	27	16	59	H. M. Cawley, Colo.		1	
Arkansas	7	4	57	H. A. Iversen, Conn.		1	
Louisiana	43	24	56	L. B. Kilburn, Conn.		1	
Texas	145	76	52	Rev. J. H. Steele, D.R.		1	
Kentucky	20	10	50	T. E. Atwood, Fla.		1	
South Carolina	10	4	40	J. P. Jensen, Hawaii		1	
Tennessee	41	16	39				
North Carolina	25	9	36				
Oklahoma	11	4	36				
Georgia	37	12	32				
Puerto Rico	11	3	27				
British South America	1	0	0				
Canal Zone	1	0	0				
Dominica	1	0	0				
Virgin Islands	1	0	0				
CANADIAN DISTRICT							
H. M. Daley, New Brunswick, O & E Committee Member							
Ontario	121						
Quebec	27						
British Columbia	16						
Alberta	10						
Saskatchewan	7						
Manitoba	6						
Prince Edward Island	3						
Nova Scotia	2						
New Brunswick	0						
Newfoundland	0						
NORTHEASTERN DISTRICT							
Boris Blumenthal, Maine O & E Committee Member							
Maine	12	16	133				
New York	105	65	63				
Connecticut	45	19	42				
Rhode Island	12	5	42				
Vermont	8	3	38				
Massachusetts	50	18	36				
New Hampshire	20	4	20				
EASTERN DISTRICT							
J. A. Flannery, New Jersey, O & E Committee Member							
Delaware	3	2	67				
Maryland	25	16	64				
Virginia	32	18	56				
New Jersey	64	35	55				
Pennsylvania	100	49	49				
Ohio	92	42	46				
District of Columbia	22	8	36				

new!



NCR paper (No Carbon Required)

Makes Copies without Carbon!

National has important news for business everywhere! The duplicate copies you see above were made *without* carbon paper! This is made possible by use of a special paper developed by the research laboratories of The National Cash Register Company. It is called "NCR Paper" (No Carbon Required).

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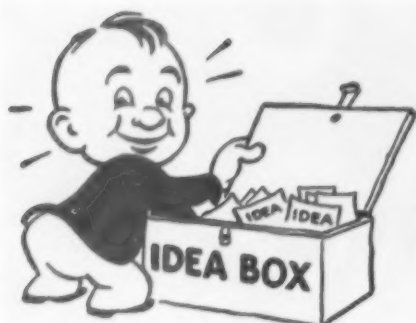
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949 OFFICES IN 94 COUNTRIES

November, 1954





Idea Exchange

THE CREDIT UNION BRIDGE suggests:

1. that you mark and use the ideas which attract you.
2. that you adapt them to conversation, pay inserts, circulars, blotters, posters, and house organs.
3. that illustrations be reproduced by tracing, photo-offset, or photo engraving.
4. that each release contains full directions as to where and when credit union service is available.

Please send copies of all your publicity material to The Credit Union Bridge. Your participation in the Idea Exchange is helpful to other credit unions and sincerely appreciated.

Christmas Suggestions

WELL, Christmas is here again. Are you stuck for a last-minute gift for a member of your family or a fellow credit union officer? Why not present them with a cheque or money order made payable to the CUNA (Hamilton) Credit Union? They'll appreciate an addition to their account, or if they're not presently a member they'll love you for making their membership possible. Folks are always grateful for useful gifts.

Then, too, perhaps Santa Claus will be leaving a Christmas bonus or cash gift at your house. If he does, why not put part or all of it in your account here. We'll take good care of it for you and put it to work where it will do a lot of good. How about making this one of your New Year's resolutions—"More Saving in 55". Remember, it's always smart to save.

—Contributed by CUNA (Hamilton) Credit Union, Hamilton, Ontario.

World's Greatest Idea

AN UMBRELLA has stood for many years as the symbol of one of the world's greatest protective ideas. It is the credit union idea which today provides financial protection and security for more than 10,000,000 people.

A credit union pioneer describes it this way: "A credit union is a simple, very human device designed to serve people by helping them manage their own money. Briefly defined, a credit union is a group of people organized for mutual protection and financial help. Self-

managed under State and Federal charter, it provides members with an easy and convenient way to accumulate new savings and the means to solve their own credit problems. But that is only a partial definition, for credit unions operate on the principle of the brotherhood of man—with the conviction that it is a practical, workable theory. The credit union reaches out, lifts up and protects the individual with the security which comes from his identity within the group."

—Contributed by—News and Views, Stabilization Credit Union, Raleigh, North Carolina.

December Poster

For cut of the December poster in CUNA Supply Cooperative's Poster-A-Month subscription service, see page 24. Mats of the cut are available for 30 cents.



The Marathon Corporation is one of the country's largest producers of pulp and paper. Above, logs come into mill at Harknessville, Wis.

"CREDIT UNIONS HAVE SOLVED PROBLEMS FOR ALL OF US AT MARATHON"

So comments MR. D. C. EVEREST, Chairman of the Board of the Marathon Corporation. He says further, "Twenty years ago, when our first employees' credit union was started, I had some doubts that it would succeed. Today, I am completely convinced that it is the most practical solution to employees' personal money problems."

"Credit unions in our mills have given our people a way to save more successfully and meet their financial obligations more easily. At the same time, this self-help plan has relieved our management of awkward and time-consuming involvement in employees' personal finances."



"CREDIT UNION LOANS have saved me plenty of hardship," says Louis Anguiano. "For a man with a family, it's a real comfort to know he can get help when he needs it." His credit union pays for life insurance equal to loans. If a borrower dies the debt is cancelled!



"SAVING IS EASIER," says Clifford Wendorf, "when you can put away a little cash payday right where you work. And with the good dividends our savings pay, you want to save all you can." The credit union also buys life insurance for each member, equaling savings up to \$1000!

THE PERSONAL money problems that plague most people—lack of savings, borrowing at high interest rates, too many time-payment purchases—these are the troubles credit unions lick.

A credit union provides a place right where people work for them to save conveniently and profitably. A place where they can borrow with dignity and self-respect and at very reasonable interest rates. The credit union, chartered by State or Federal Government, is run by the employees themselves. Such headaches as wage garnishments and requests for pay advances disappear, saving problems for management as well as employees.

Any group of fifty or more people can organize a credit union. Find out how one can help your people and your company. Clip and mail the coupon below for complete information.

CLIP AND MAIL

Dept. T-6, Credit Union, Madison 1, Wis.

Please send me, without cost, complete information on organizing a credit union.

NAME _____

ADDRESS _____

COMPANY NAME _____

working together

Burroughs Sensimatic

accounting machines

accounting systems

*Speed
and simplify
every Credit Union
Accounting
Operation*



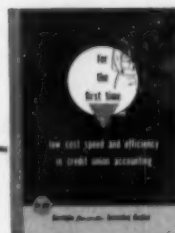
All the benefits of simple, time-saving credit union accounting are yours—when you put a Sensimatic accounting machine and a Sensimatic accounting system to work.

Both members and employees benefit from great time savings, because Burroughs Sensimatics are the fastest, simplest, most accurate credit union accounting machines built. All transactions are handled easily, balancing time is reduced, and rush hour bookkeeping backlogs are whittled down. What's more, a Sensimatic is so simple to operate that even a beginner quickly becomes expert.

Working hand in hand with the Sensimatic are the credit union accounting systems designed by Burroughs to simplify either cash or payroll deduction plans and speed member service. These systems have the approval of the Bureau of Federal Credit Unions and the Credit Union National Association.

Call your Burroughs man today for a demonstration of low-cost, time-saving Sensimatic teamwork. Or write Burroughs Corporation, Detroit 32, Michigan.

*FREE—New booklet on the
Burroughs Sensimatic
Credit Union
Accounting Systems.*



**BURROUGHS CORPORATION
DETROIT 32, MICHIGAN**

Please send me a copy of the booklet "For the First Time—Low-Cost Speed and Efficiency in Credit Union Accounting." **CU-39**

NAME

CREDIT UNION

ADDRESS

CITY ZONE STATE

WHEREVER THERE'S BUSINESS THERE'S



Across the desk

By Stanley Harris



THE CUNA Automobile Insurance Program was developed by credit union leaders in several Midwest states, as a valuable "tool" to assist credit unions in the financing of automobiles for their members.

Naturally, of course, just about everything that serves the credit union, also serves the member.

Through the CUNA program the member has complete coverage available, at a reasonable cost, and above all positive assurance of fair claim adjustments.

For credit unions wanting a long range carefully supervised program for their members, the CUNA Auto Insurance Program offers them the opportunity. This is a program adjusted specifically to credit union needs.

Convenience and fast loan service through being able to bind coverage immediately; automatic loss payable clause in favor of your credit union; and automatic follow up on renewals, are only a few of the desirable and useful features of this special credit union service.

This program is worth your time. By all means consider it carefully, and if your state is one of the 25 now in the program, we will be pleased to furnish complete information, and assist you in getting started.

Founders Club

New Members

SINCE OUR LAST REPORT the following new members have been admitted to the Founders Club:

Mr. Thomas C. Taylor, E.A.A. Credit Union, San Diego, California.

Mr. Lewis H. Stowers, Veterans Administration Employees Federal Credit Union, Jackson, Mississippi.

Mr. F. G. Greenway, Greater Victoria Savings Credit Union, Victoria, British Columbia.

Mr. William L. Milligan, Central Federal Credit Union of Indiana, Indianapolis, Indiana.

Mr. Harold T. Walker, Calco Federal Credit Union, Bound Brook, New Jersey.

Mr. H. E. Schweizer, Southern Illinois Directors Credit Union, National Stock Yards, Illinois.

Mr. J. D. White, Cangeeco (Royce Works) Credit Union, Ltd., Toronto, Ontario.

Mr. R. B. Shrigley, Fernandina Rayonier Employees Federal Credit Union, Fernandina Beach, Florida.

Mr. Wilfred F. Brosterman, Gordons Transports Federal Credit Union, Memphis, Tennessee.

Mr. Frank C. Smith, Butte Grange Federal Credit Union, Briggs, California.

Mr. Thomas Quinn, Bridgeport C. R. & L. Employees Federal Credit Union, Bridgeport, Connecticut.

Mr. William R. Schmied, Electro Credit Union, St. Louis, Missouri.

Mr. Arthur W. Clark, Greenwood Credit Union, Greenwood, Rhode Island.

Mr. Henry B. Loughlin, United Transit Employees Credit Union, Providence, Rhode Island.

Mr. Thomas H. Moriarty, The People's Credit Union, Newport, Rhode Island.

Mr. John H. Caswell, Co-op Credit Union, Providence, Rhode Island.

Mr. Rudolph Stahl, Louisiana Veterans Affairs Federal Credit Union, Baton Rouge, Louisiana.

Mr. F. Reynolds, Kellogg Employees Credit Union, Ltd., London, Ontario.

Mr. G. M. Smith, Co-op Services Credit Union, Ltd., London, Ontario.

Mr. Gilbert Gaeth, Saginaw Eaton Federal Credit Union, Saginaw, Michigan.

Mr. Norman Johnson, Clark B. C. Employees Federal Credit Union, Battle Creek, Michigan.

Miss Opal Tiernan, State Employees Credit Union, Lansing, Michigan.

Mr. Robert Wikie, Redford Columbus Federal Credit Union, Detroit, Michigan.

Miss Ann Weber, Parts Employees Federal Credit Union, Traverse City, Michigan.

Mr. Henry Reens, G. R. Brass Employees Federal Credit Union, Grand Rapids, Michigan.

Mr. Grant Washburn, Ferndale Co-op Credit Union, Ferndale, Michigan.

Mr. Howard Trumbull, Whirlpool Employees Federal Credit Union, St. Joseph, Michigan.

Mr. Larry Berner, Whirlpool Employees Federal Credit Union, St. Joseph, Michigan.

Mr. Paul Kiel, Doehler-Jarvis Employees Federal Credit Union, Grand Rapids, Michigan.

Mr. Robert Ross, Welch Grape Juice Credit Union, Lewiston, Michigan.

Mr. Robert Prior, Miami Transit Employees Federal Credit Union, Miami, Florida.

Mr. W. M. Craig, Super Service Federal Credit Union, Nashville, Tennessee.

Mr. Noel P. Bowen, Co-op Services Credit Union, Trinidad, B.W.I.

Mr. C. K. Hutchinson, Co-op Services Credit Union, Trinidad, B.W.I.

Mr. Peter Roach, Scarborough Credit Union, Tobago, B.W.I.

Mr. Glenn Regist, Co-op Services Credit Union, Trinidad, B.W.I.

Mrs. Inez Parker, F.E.C. Railway Miami Employees Federal Credit Union, Miami, Florida.

Mr. Edmund H. Boyes, East Providence Credit Union, East Providence, Rhode Island.

Mrs. Beatrice Shoemaker, Capital Airlines Employees Federal Credit Union, Washington, D. C.

Mr. Stanley Berman, F.H.A. Employees Federal Credit Union, Washington, D. C.

Mr. Joseph A. Anderson, W. P. Sacramento Employees Federal Credit Union, Sacramento, California.

Mr. Fred G. Mayer, Caterpillar Federal Credit Union, San Leandro, California.

Mr. Clarence Richardson, S.W.A. Credit Union, Ltd., Windsor, Ontario.

Mr. Louis Pico, S.W.A. Credit Union, Ltd., Windsor, Ontario.

Father Clement H. Kern, Corktown Credit Union, Detroit 26, Michigan.

Mr. Edmund Martin, Our Lady of the Lake Parish Credit Union, St. Albans, Vermont.

Mr. Michael T. Liscel, Bigelow-Sanford Federal Credit Union, Thompsonville, Connecticut.

Mrs. Fay Engleman, San Bernardino City Employees Federal Credit Union, San Bernardino, California.

Mr. Albert Wiggins, Doehler-Jarvis Employees Federal Credit Union, Grand Rapids, Michigan.

Mr. Donald VanVolkinburg, Doehler-Jarvis Employees Federal Credit Union, Grand Rapids, Michigan.

Mr. J. Boubonniere, Goodyear Employees Credit Union, Ltd., New Toronto, Ontario.

Mr. Jack A. Derian, Aberdeen Telco Federal Credit Union, Aberdeen, South Dakota.

Mr. Joseph Hansknecht, Lear Employees Federal Credit Union, Grand Rapids Michigan.

Coming Events

November 11-12-13-14—Missouri Credit Union League annual meeting, Jefferson Hotel, St. Louis, Missouri.

March 3-4-5—Ontario Credit Union League annual meeting, Royal York Hotel, Toronto, Ontario.

March 12—Connecticut Credit Union League annual meeting, Hotel Statler, Hartford, Connecticut.

March 14-15—Saskatchewan Credit Union League annual meeting, Hotel Saskatchewan, Regina, Saskatchewan.

March 18—Rhode Island Credit Union League annual meeting, Sheraton-Biltmore Hotel, Providence, Rhode Island.

April 15-16—Nebraska Credit Union League annual meeting, Cornhusker Hotel, Lincoln, Nebraska.

April 15-16-17—Hawaii Credit Union League annual meeting, Oahu Island.

April 22-23—Colorado Credit Union League annual meeting, American Legion Hall, Alamosa, Colorado.

April 22-23—South Dakota Credit Union League annual meeting, Alex Johnson Hotel, Rapid City, South Dakota.

June 19-21—Washington Credit Union League annual meeting, Mork Hotel, Aberdeen, Washington.

The Family Credit Union Digest

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THE CREDIT UNION BRIDGE

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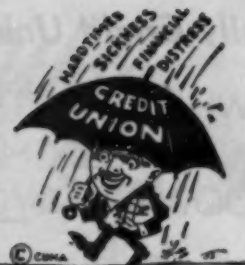
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City and State.....

Title.....

FAMILY DIGEST



Volume 19

P. O. Box 431, Madison 1, Wisconsin; P. O. Box 65, Hamilton, Ontario

Number 9

Key Safeguards

PUT YOUR PERSONAL finances in tip-top shape:

1. Save every payday.
2. Use your credit union to avoid high-cost store credit and commercial loans.
3. Pay cash for all you buy.
4. Do not sign contracts and make sizable purchases hurriedly. Read before you sign—and keep a copy.

—Contributed by the District of Columbia Teachers Federal Credit Union, Washington, D. C.

Ways To Save Money

HERE ARE just a few of them:

1. Pay cash for the things you buy, thus avoiding the open or hidden costs of "buying on time."
2. Shop around for bargains and be able to take full advantage of them by keeping a good share account in your credit union.
3. Borrow only when you are sure the terms are reasonable. Don't be fooled by catchy phrases such as 'low-low payments' and 'easy terms'. Make sure the terms are favorable to you by doing a little figuring before you sign the contract.
4. In other words—Borrow and Save with your Credit Union.

—Contributed by THE CREDITEER, American Blow-or Credit Union, Dearborn, Michigan.

Who Provides the Courage?

THE SUPREME COURT of the United States gives a man a right to open his wife's letters but it does not give him the courage.

Record of History

A BOSTON SALESMAN visited Texas and heard one particular Texan boasting about heroes of the Alamo who, almost alone held off whole armies. "I'll bet," challenged the Texan, "you never had anybody around Boston as brave as that!"

"Did you ever hear of Paul Revere?" asked the Bostonian meekly.

"Paul Revere," said the Texan, "wasn't he the fellow who ran for help?"

How Joan Won Independence

AFTER THE WAR, Joan and George faced the decision of going back to college under the GI Bill or finding employment. George had finished two years of engineering before the draft, and Joan had her degree and now little Betty Ann. Jobs with good pay after the war seemed plentiful. To go back to school meant living in a trailer on a meager income.

Joan came from a well-to-do family. For years she had the privilege of charging department store items to the family account. She had used good judgement, and both her parents were proud of her seemingly good sense. George knew what it meant to earn a good portion of his way at college. Then the draft interrupted and he had married Joan. While George was away, Joan lived with mother and dad. The allotment checks did not permit the accustomed clothes and activities, and with a little encouragement from mother, Joan continued to charge some items at the department store and her dad seemed happy to pay the bills. However, it bothered Joan to not be independent now that she was married.

Going back to school seemed a little hard with Betty Ann. George had raised the question,

he had wanted to build a foundation for a better future and had been willing to work for it, yet could he be sure more education would help. Joan settled the question when she voted for investment in more education, and soon they were settled in one of many rows of trailer homes for the GI students, some miles away from her mother and dad, and the department store, but still near Aunt Harriet, where mother and dad stayed when they visited during the college years.

It was hard to make ends meet, bills accumulated for prescriptions, the doctor, winter clothes, and then Christmas expenses. There seemed to be no money for bills. Some new bills replaced old ones, but statements came persistently. Joan became disturbed. Problems occupied her mind. Anxiety began to replace sleep. Then one night after a comment about the disconcerting world, her aunt Harriet sensed difficulty, and after a further conversation the next day, she offered Joan a \$300 loan to help along.

The loan helped with the bills, but not Joan's peace of mind. She began to criticize herself for not knowing how to live independently. What must Harriet really think? They were overapent \$300? When can we pay them back? How much can we pay? How to reduce expenses so something will be left over this month? Can we have a little peace for a few months from emergencies? If we pay them only \$15 a month on the loan this month, what will be her opinion of us?

The loan was finally paid back, but then came a month without the regular income, a bill from the dentist, and a bill for a series of treatments. Something had to be done temporarily, so Joan went back to Harriet for another loan.



"Well, well, dear! So THIS is the office bowling team!"

The Family Credit Union Digest

The loan helped, but it did not relieve her anxiety.

In the laundry one morning Joan overheard a comment that a credit union across the street from the trailer camp was looking for a part time clerk. If the hours could be arranged, she could work while George was home with the baby—that might help.

Joan got the job. Soon she was telling George how people would borrow to consolidate all their debts in one place, and adjust the payments to a practical amount. As she learned more, she told George how the loans were insured so that the debts would die with the debtor, and ease the worry of leaving responsibilities of debts to others.

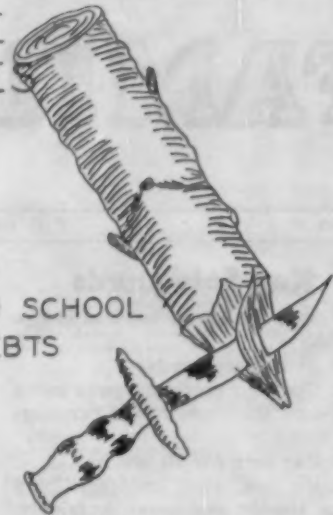
One night Joan proposed they consolidate their obligation in a credit union loan. It would mean of course paying 1% per month interest on the unpaid balance, where they were not now paying any interest, but Joan wanted to be independent and to make their own way, and to handle their own affairs. George questioned the rate of interest. It seemed pretty high to him. Joan was a little confused and though she felt the rate was low, she could not explain it comparatively. During the next few days she was getting answers to her questions at the credit union office and related them to George. In the course of a few weeks they agreed to apply for a loan. That same day they received a check from the credit union for the amount on the loan application, and that evening they repaid their friends and a few small bills.

It wasn't long until Joan was

WHITTLE THOSE
FINANCE CHARGE
DOWN TO YOUR
SIZE

IF ITS—

A NEW CAR
TO SEND JOHNNY TO SCHOOL
TO CONSOLIDATE DEBTS



—YOUR CREDIT UNION—

CAN RELIEVE YOU OF THE BURDEN OF EXORBITANT
CARRYING CHARGES.

—FOR EXAMPLE—

SUSIE'S FINANCE CHARGES ON HER NEW AUTOMOBILE WERE
\$150.00 LESS THE CREDIT UNION WAY.

BILL PAID THE BALANCE ON HIS CAR WITH A CREDIT UNION
LOAN AND SAVED \$60.00.

The above poster was contributed by the Northern Indiana Public Service Employees
Credit Union, Hammond, Indiana.

talking to another wife and husband that came to the credit union discouraged over debts. Joan was sympathetic. She told her own story—she had worried over debts until they obtained a credit union loan, with practical repayments, and insurance protection at no extra cost. Then Joan described why they felt better with a credit union

loan—no need to feel anyone is doing you a favor; no charity; you are a benefit to those who have money saved; you need not be ashamed; you have not subjected yourself to greed or a shameful contract. Then she commented, "I've never lost any sleep after we got everything consolidated into a credit union loan."



Loan Worry Removed For Disabled Member

"I'll Really Sleep Tonight"

RECENTLY we had two disability claims under our loan protection contract with Cuna Mutual.

Thought you would like to read a few of the excerpts taken from the correspondence of the members whose loans were paid.

Case 1—Amount Paid: \$320.43.

"I can never forget what the credit union did for me—it's nice to know that there are still people in the world who aren't attempting to kick a poor person when he is down."

Case 2—Amount Paid: \$174.03.

"Today must have been my lucky day . . . Got your letter . . . You know that loan has really been worrying me but I couldn't make any payment while I was just getting \$69 per. I'm sure glad it's out of the way . . . Rest period 9 to 11 and 1 to 3 every day and I mean in bed (no reading). Now I know why kids don't want to take naps . . . Thanks for the letter, I'll really sleep tonight."

You can imagine the pride and joy I felt as treasurer of the credit union of which these unfortunate individuals were members. Cuna and all its auxiliaries are making jobs like mine a God-send instead of a chore.

—Contributed by Stanley G. Burch thru Pennsylvania Credit Union League KEYNOTES.



The Way I See It

Credit Union School Spirit

TO: REV. MARION GANEY, S. J.

The Class of 1956 of the CUNA School for Credit Union Personnel wish to express their deep appreciation of the socially significant service you are rendering to the people of the Fiji Islands. We will be pleased if you will accept a small contribution from us in support of your efforts.

As a means of interspersing a measure of humor among our school activities we established a system of fines for alleged offenses and appointed our biggest and most affable student as the sheriff to collect them. Our income from this source amounted to eighty dollars. We voted to contribute twenty dollars each to you, Father Steele, Father Sullivan, and the CUNA POP Fund. Enclosed you will find our contribution to you and your group.

You will be interested to know that three of our class members were young priests who will go to Korea, Japan, and the Philippines respectively. Also four members of our class were from Puerto Rico. Perhaps the Foreign Operations Administration could be induced to enable one or more of your associates to participate in the CUNA School for Credit Union Personnel.

Most sincere good wishes for your continued success.—Fred A. Stahl, Class Secretary.

Our class motto is: To Serve Humanity With Humility.

A Book Worth Reading

FROM: CATHOLIC HERALD CITIZEN

Although I don't have to answer my mail, I had to take time out to read a 207 page book called "The Poor Man's Prayer" and take this space to report that it was one of the most fascinating books I have read recently. It is the story of Alphonse Desjardins who founded the credit union movement in North America. Harpers put the book out in 1951 and George Boyle wrote it. The flap carries the price of \$2.50 and I got it from the Credit Union National Association, Madison 1, Wisconsin. If you are studying social science it ought to be a must book, and if you want to beat the

loan sharks it is worth one hundred times its cost. Look into the credit union setup.

Vacation Observation

FROM: MARYLAND CREDIT UNION NEWS

On my recent trip to Erie and Grove City, Pennsylvania, I had the surprising experience of seeing both an active Chapter and a group of energetic credit unions working together to produce one of the finest organizations that can be found in credit union work. All had only one thought in mind, to improve credit union operations and to get the best possible for all credit union members.

It is hard to imagine a situation where people are so interested that they would drive eighty-five miles both ways to attend a chapter meet-

ing. I saw credit unions that go all the way to help one another, such as saving four hundred to six hundred members laid off in a short period of time. This in many cases would discourage the most ardent credit union member, but not in the group comprising the Erie Chapter of the Pennsylvania Credit Union League. Without a doubt, this is one of the most enthusiastic chapters that you can find, and it was a privilege and a pleasure to have been with them as they formulated new plans to help others.

My meeting with Mr. Verner Porath in Erie on Friday evening was a most profitable one. Time after time he showed me examples of how a Chapter with the help of all the credit unions in its area can produce the most astounding results. The Chapter meeting on Saturday evening at Grove City proved all he had told me to be actually so. More than one hundred credit union members attended this meeting—two thirds of them from the Erie area, eighty-five miles away.

The meeting had many lively discussions, ably handled by the Chapter officers. The question and answer session, in which all participated, showed the keen knowledge

Do Your Christmas Shopping Early! Plan Now for Your Annual Meeting

1. First introduced at the 1953 CUNA Annual Meeting; already being used in 38 states and 7 Canadian provinces.
2. Approved and highly recommended by many credit union leaders across the country.
3. Useful ideas: Christmas gift, favor for Annual Meeting, door prize, award for accumulated savings or getting new members, Board of Directors gift.

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Line 2.....

Line 3.....

Note: SPECIAL imprint available on quantities of 25-49 but you must add \$3.00 for imprint charge.

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of those running the credit unions. After seeing such an attendance, one wonders why some of our local credit unions, where only a short bus ride is needed, fail to attend chapter meetings.

However where there is an active group exchanging ideas, it could become much stronger in the credit union movement, and thus help those who need help. It could operate on a more efficient basis, and thereby help the shareholders.

When are we going to wake up to these facts? Cease being a self-centered individual and become a part of a group. Adverse outside interests are always on the alert to affect not only the weak credit unions, but all of us in the credit union movement will be hurt. Let's all get together and attend that next chapter meeting. Bring your problems. Give us your help.—by Robert O. Klenner, President.

The People's Credit

FROM: GROWTH OF AN IDEA
BY WILLIAM J. CHEYNEY

One of these days business men, and the editors who write to please them, will learn that consumer credit is just exactly what the name implies. It is the consumers' credit—THE PEOPLE'S CREDIT. It must serve the people. If business or the Government intends forever to handle it solely, as one editor does for instance, for "stabilizing sales" or "as an instrument by which a stable economy should be achieved" someday there will be a rude awakening. . . .

Editors should be careful to realize that credit, properly developed, breaks down the economic barriers which, left intact, would perpetuate in this country an old world, old era class system of a very dangerous nature. It would comprise on the one hand, those permitted to enjoy the conveniences of the scientific age and on the other hand those unable to do so. . . .

The principle misconception of consumer credit operation in the past years is that the merchants then, and now the Government, have never viewed it as an inherent possession of the people; have thought of it purely as a means to profit or an instrument of paternalism and bureaucracy.

Saving Lives—A Problem

THE MEN WHO FIGHT OUR WARS in the front lines, at sea and in the air shudder to read the coldly-worded official announcements that say:

"Our casualties were few." Or, "Only one of our pilots was lost."

The basic problem ahead of us now is to make everyone realize that HE and YOU are in the front line of this fight.

The problem is to make everyone realize that these stunning statistics—38,300 killed; 1,350,000 injured; \$3,950,000,000 wasted—are personal tragedies and personal crises to each person involved.

They are friends, relatives, the neighbor next door, sacrificed in a needless destruction of life and property right here at home.

It can happen to you.

Keeping Posted

on

CUNA Supply Cooperative

by E. R. Brann

ONE OF THE MANY versatile pieces of machinery utilized by your CUNA Supply Cooperative is the Heidelberg Platen Press. Manufactured in Heidelberg, Germany, and purchased by us during June of 1951 at a cost of \$3,700, this precision-built letter press is capable of printing two separate and distinctly different cards or envelopes simultaneously. The Heidelberg can be used for printing items as large as 10¼ by 15 inches or as small as 1½ by 2¼ inches or of any size intervening between these two extremes. It will print in any color, is operated at an average speed of 3,000 pieces per hour and is capable of a maximum hourly production of 5,000 pieces. This letter press can be used for perforating and for scoring; it has its own offset spring attachment, its own central oiling system, as well as its own washing attachment.

The Heidelberg letter press is used for creating your letterheads, envelopes, calendar cards, business cards, and for special job printing; for numbering purchase orders and invoices, as well as for imprinting the names of individual credit unions on stock and special order forms—including machine book-keeping forms and passbooks.

Last year your CUNA Supply Cooperative provided the wallets, purses and desks of more than 1,000,000 credit union members with pocket-size calendar cards. A large majority of these cards bore the name and address of the credit union in three or four short lines just above the calendar text—a constant reminder of the willing-

ness and readiness of your credit union to serve its membership for any worthwhile purpose and during moments of need or emergency.

In view of the constant growth of the credit union movement in the Western Hemisphere, there seems to be a sound basis for the assumption that the 1955 demand for calendar cards will by far surpass last year's one million mark. Your CUNA Supply Cooperative is prepared to accept your order for 1955 credit union pocket calendars now and will fill them in the order received at no increase over last year's price—as long as our stock lasts. And of course—the versatile Heidelberg letter press stands ready to imprint the text of your choice.

John Withrow Joins Ohio Staff



AFTER SERVING the U. S. Engineer Corps for 27 years in legal capacities, John W. Withrow of Cincinnati, Ohio joined the Ohio Credit Union League staff as field representative for the

southern section of the state.

Mr. Withrow was one of the original signers of the constitution for the Ohio league; he is a past president of the league; one of the founders of the Cincinnati Chapter; treasurer of the Cincinnati Chapter Credit Union and is presently a member of the credit committee of this credit union.

Dividends Made Easy

(Continued from page 10)

9. Note differences between columns 7 and 8. If error, recheck until balanced.

10. Take total of all dividends in column 4 and post to the general ledger.

Once the appropriate share dollar months are computed, the charts will work for either annual or semi-annual dividends. Most credit unions don't have calculators. Even if they do, several people may be assigned to dividend calculating by use of these charts. This method distributes the work load and simplifies year end closings. Adoption of this method by your credit union will save many man hours regardless of whether the method is followed through in long hand, or with mechanical equipment.

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